



CALIFORNIANA ★ *oversize*

MAIN LIBRARY

SAN FRANCISCO PUBLIC LIBRARY



3 1223 04552 3140



f 917.0461 M72 (1907-1908) A

622805

NOT TO BE TAKEN FROM THE LIBRARY



Digitized by the Internet Archive
in 2013

<http://archive.org/details/1modernsanfrancis00west>

Modern San Francisco

1907

1908



CUTS
IN THIS PUBLICATION
MADE BY
Commercial Art Company, Inc.
SAN FRANCISCO

PUBLISHED BY
Western Press Association
ROOM 120, DELBERT BLOCK
TELEPHONE FRANKLIN 2538
MARTIAL DAVOUST
MANAGER

xf 917.9461
M 72
[1907-1908] A
622805



Equipped with Otis Elevators

Claus Spreckels Building
Office of San Francisco "Call," Corner Third and Market Streets

Reid Bros., Architects

Modern San Francisco

By CHAS. LOFLAND, Western Press Association.



SAN FRANCISCO presents, today, in steel and stone, the most eloquent lesson taught by the experience of the age. Chapter by chapter, the course of its rehabilitation tells the story. It is alone in the swiftness of its growing grandeur, in its comprehensiveness of plan, in the newness of its revelations of brain and craftsmanship and in its startling views of the achievements of Mechanics and of the Building Arts. Within five years San Francisco will be the most perfect city in the world. The stupendous

San Francisco. To them have been added originality of design and picturesqueness of feature to conform to the topography of the city and to disclose its natural beauty. Durability to withstand the assaults of usage and time, safety in periods of quake and fire, and grace of outline and tower characterize these worthy examples of civic progressiveness. It has become the greatest sightseeing city on the American continent, unparalleled in the multifarious character of its buildings, in the stability of its fortunes, in the cheerfulness of its boulevards and in the life of its parks. To witness the splendor of its regeneration also comes the seasoned tourist, to



To be equipped with Otis Elevators

The New Palace Hotel, as it will be when completed.

plans conceived for its improvement and embellishment are now under way and are rapidly approaching completion. The towering and majestic office buildings and other structures which adorned the city, prior to the fire, have been not only restored on original lines, but have been modernized and more richly equipped. The massive appearance of the city, in its entirety, indicates the solidity of purpose and means which are joined in a forceful union to bring about these effective results. All schools and types of architecture that have been utilized in the rebuilding and construction of new and restored cities, are and will be represented in

observe and to wonder. From the capitals of Europe and money centers abroad have returned San Francisco's globe-trotters to apply to the work of reconstruction the results of travel and the use of wealth. In many instances their real estate holdings are among the most valuable in the city and these have been further enhanced by the erection of stately structures. The metropolitanism of such improvements is to be seen in the rich character of the embellishment of the prominent intersections of many of the city's thoroughfares. The increased rentals from these investments are enormous, and are, perhaps, unequalled elsewhere.



Equipped with Otis Elevators

Kohl Building
Corner California and Montgomery Streets

Meyers & Ward, Architects

Future San Francisco

By JOHN P. YOUNG, Managing Editor S. F. Chronicle



WESTERN critics of San Francisco have dwelt somewhat facetiously on the claim made for the city that it had an "atmosphere" which made it peculiarly attractive to that large and growing class which thinks that the chief end of man is to enjoy life.

Commenting on some of our recent civic troubles they have expressed the opinion that it has survived the fire. There is many a true word spoken in jest. The spirit of San Francisco was not subdued by the great conflagration. Its inhabitants are devoid of

them, and gave such promise of obtaining more that it was becoming a powerful magnet which the pleasure-seeker found irresistible.

Good observers note that there is not the slightest disposition to become more serious. Since the fire the number of places of amusement and their patronage have notably increased; there are as many restaurants as formerly, and while they are not all as finely housed, the quality of their cheer and the manner of dispensing it has not changed; our parks which for a brief period served as places of refuge are again being converted into breathing



The Louderback Building, Corner Eddy and Leavenworth Streets

Meyer & O'Brien, Architects

superstition and are capable of measuring one class of ills against another. They have done this and have reached the conclusion that in the long run there is less reason to anticipate or dread disaster on this peninsula than in the regions afflicted by cyclones, floods and blizzards.

It is the consciousness that we are as immune from harm and far more comfortable than most other peoples that gives zest to the work of restoring the city and incidentally of holding fast to those peculiarities which made it distinctive and pleasant to live in. It is these peculiarities which create the atmosphere upon which Irwin and others love to dwell, and which have made it an American Paris. It lacked in the past many of the distinguishing features of its great French prototype, but it had enough of

spots and beauty places; and our streets are rapidly being lined with buildings the character of which gives promise of handsomer shops than those wiped out by the flames.

We need no other evidence than the kaleidoscopic changes which the energy of the rehabilitators is producing to convince the most skeptical that San Francisco will make good her promise to restore herself in an incredibly brief space of time. Rome was not built in a day, nor can a burned city be reconstructed in a like brief period, but wonderful things may be accomplished by eager workers animated by the desire to make things resume their old shape. Any one may satisfy himself on that point by taking a survey of the modern Phoenix from any of the numerous hills that command the

scene. The photograph taken a month ago is so changed today as hardly to seem the same; a month hence it will be unrecognizable.

The spirit which produces this result has no intermittent quality; it will not flag because it has its origin in a pride which has been begotten by satisfaction with surroundings and nurtured by prosperity. The natural advantages of situation have taken a fresh hold of the imagination of the business men of the community and they appear to appreciate more keenly than ever before the possibility of making San Francisco one of the world's greatest ports, so that we are likely to have that combination which proves so powerful a factor in the upbuilding of populous centers—the opportunity to make money and the ability to enjoy life while making it.

There will be nothing prosaic in the future career of San Francisco. Whether we desire it or not the rest of the world will insist on putting the spotlight upon us at recurring intervals to spy out our defects. These will be easily discovered, for unlike other cities we make no attempt to conceal them, nor to fool ourselves into believing that they do not exist. We shall continue our efforts to rid ourselves of our "old man of the sea," and will probably succeed in doing so before some of our critics realize that we have monopoly of political or social evils. Meanwhile our endeavors in this and other directions will be a constant source of gratuitous advertisement which will direct constant attention to our forward movement and ultimately result in crystallizing the opinion already formed that San Francisco is destined to greatness.



FRONT ELEVATION
SCALE 1/2" = 1 FT

Wm. T. Lemman, Owner

Apartment House
Buchanan, Near Jackson Street

Constructed by P. L. Pettigrew Co.



Equipped with Otis Elevators

James Flood Building
Corner Powell and Market Streets, Offices of S. P. R. R. Co.

Albert Pitzer, Architect



Equipped with Otis Elevators

M. A. Gunst Building
S. W. Corner Geary and Powell Streets

Lansburgh & Joseph, Architects

San Francisco

Just the Same, but Finer All the Time

By HAMILTON WRIGHT, Western Press Association



SAN Francisco is today the most wonderful city on the face of the earth.

History does not afford an instance of such sublime courage and energy as is daily visible in the reconstruction of the metropolis. Not even the citizens of proud Rome in the day of her young and rounded maturity, when as Goddess among the cities of men she looked from her seven hills upon the sparkling waters of the Mediterranean, could boast themselves as so marked by the fact of their citizenship.

"I am a Roman citizen," never conveyed so much or stood for as much as "I am a citizen of San Francisco" stands for today.

The daily rebuilding of San Francisco is an inspiring sight. It is one of the amazing facts of history. The money and labor and mechanical energy expended in San Francisco in a few months would, saving a few emperors' palaces, build twenty cities like Rome and infinitely finer.

The great heart of San Francisco throbs high and strong and true with energy and patriotism and loyalty. The spirit in which the material construction of the city is being undertaken has never been exceeded, for no other city in the world has ever faced so stupendous a catastrophe or made of so mighty a disaster the stepping-stone to even mightier greatness. The spirit typifies those traits in which we are proud to recognize an American characteristic. Yet San Francisco has always grown through difficulties and adversities. The work that is being done today is not unlike, in that it calls for courage and resolution, the very work achieved by the American pioneers who builded the city. Across the vast plains they came trudging beside their ox-carts in which perchance were their families and household goods, or else with pack on back they wandered alone to the Golconda city, and many left their bones by the wayside. So it was, too, with those who came in frail ships journeying thousands of miles through rough and unknown seas. Thus it was a race stronger and more courageous, for the inevitable "law" of the survival of the fittest has played its part and given to the city men with the hearts of giants. Even today those who come are the wealthier, or the more daring, or the more courageous.

San Francisco has been and is the subject of much comment from those in far-off places. Writers with a "mission" have come and written, finding always what they came to find, but much more, for they have never failed to recognize the big San Francisco heart.

Much injustice has been done to San Francisco by these writers. An instance: Only a few months ago a young man widely advertised as a journalist came out to write an article for a well-known magazine. He came with a "mission" and he wrote according to his "mission." The subject of his article was that the crisis through which the city had gone was a test of men. All well and good. It was. But he interpreted the facts so that he might read into his narrative—and thus give greater "human interest"—his own ideas regarding human character. Thus the gentleman stated that while during the period of distress each man was his fellow's brother when business was resumed—which, indeed, was in but a brief time—prices rose. This, too, was true. But not through greed. It was due to economic causes. The lumbermen, for instance, raised the price of lumber because the railroads and transportation companies, the mill men and the loggers had to be paid more. The mills were forced to run day and night, and that cost more. Vessels had to be chartered and taken from their accustomed routes and that cost more. Indeed, in every single line of activity the effort to supply San Francisco made high prices. But no one held back. San Francisco isn't stingy. Traced to its last analysis there were no "gongers," and the stupendous prices which have prevailed have absolutely been no bar to the rebuilding of the city. In fact high prices have helped San Francisco of the great heart and noble purpose. There is not a serious capitalist in San Francisco who has been deterred by expense. The working men of the city are investing their savings in the city's bonds and depositing it in the savings banks whence it is turned over toward the reconstruction of the city. In fact the present prosperity and the future which is absolutely assured would be impossible were it not for the vast capital put into circulation. Away with these "human interest writers," these little boys who need a course in political economy, business, and common sense! Let them write and "muck-rake" as long as it pays them a living, but do not pay serious attention to them. If you want to know what is being done watch the bank clearings, or consult Duns or Bradstreets. Better yet, come to San Francisco yourself and get a line on the most marvelous ruins—they will shortly have completely disappeared.

In the spirit of San Francisco you will find the reason for its rapid and marvelous upbuilding upon a more lasting and nobler plan than those of the former city. It may prove peculiarly difficult for an Eastern man who has never visited San Francisco to under-

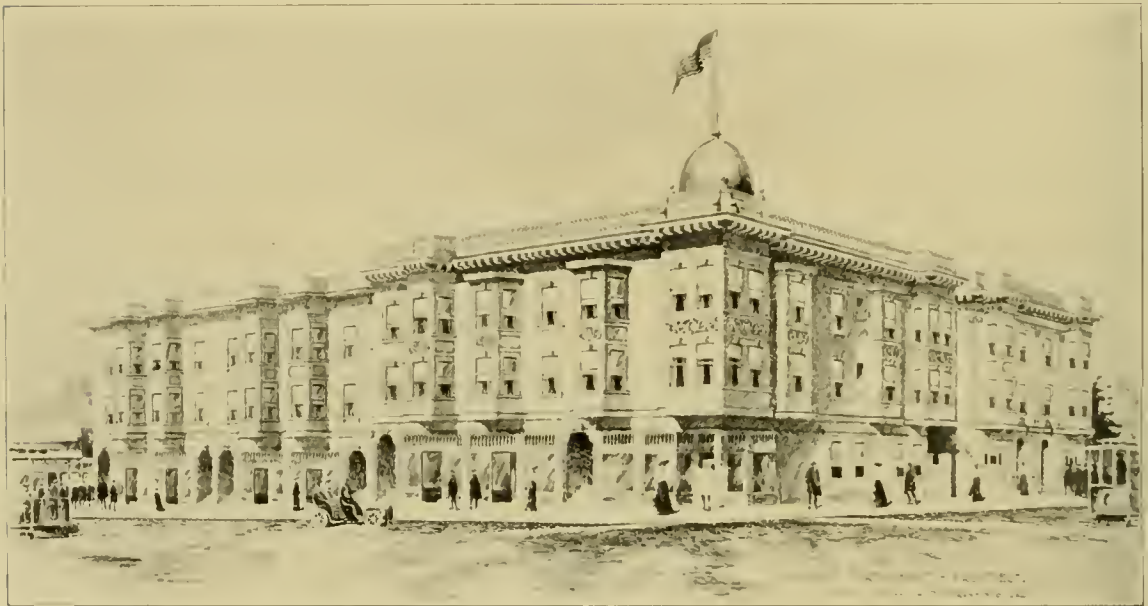
stand this spirit. He may indeed conceive the statement to be a bit of high-sounding enthusiasm. As a matter of fact the loyal spirit of San Francisco men is particularly, if not wholly, responsible for the present wonderful era. Of course it has a large foundation in commercial reasons, in that the people have good reason for their firm belief in the future commercial greatness of the city; the future commerce of the wonderful ocean stretching out before; the fertility and resources of the "back country," a region that surpasses in wealth and size all the countries of Europe. Yet devotion to San Francisco is a phase of the character of its citizens, that is the most valuable asset of the city. "The Californian loves his country with a fierce devotion," says Dr. Jordan.

The foundations of a city are laid in the hearts of its citizens, for cities are essentially man-made insti-

Six months after the disaster many conservative business men stated their opinion that San Francisco would be rebuilt in five years. Today it is generally believed that within two and one-half to three years from the present date, that is from within three and one-half to four years of the conflagration not only the business portion but the entire city will be rebuilt on a finer and more permanent scale than ever before. Within two years of the date of the fire Market street will be a better street than ever before with better buildings and almost as many of them.

The class of buildings that is going up is rendering San Francisco the best and finest built city in the world.

To those who fear that the "old San Francisco," with her cosmopolitan air, her quaint resorts and



Henry Gutzeit Building
S. E. Corner Sixteenth and Guerrero Streets

Arthur T. Ehrenpfort, Architect.

tutions and as the people of the city are so, in the long run, will the city itself be.

For this reason, we aver, the real foundations of San Francisco have never been disturbed. There has always existed in the hearts of San Franciscans the conception of a superb and beautiful metropolis; there has always, since San Francisco grew to be a city, existed the energy to transform this conception into a practical reality, and when energy and ideals are combined, materials are not lacking.

After the disaster many people thought San Francisco would not be rebuilt for a generation, "and, then," they said, "what will it be? Just a city of shacks!" Others to be conservative said, "well, we'll give it fifteen years. In that time a good deal of the principal part of the city will be rebuilt and the business portion down on Market street will be reconstructed."

restaurants, her bits of Italy and China, her historic associations will disappear it may be said that they will not and are not disappearing, but will exist in a more wholesome, more sanitary manner than before and besides will be finer, and possess a more characteristic and individualistic appearance than they ever did. New Chinatown will be more interesting because instead of being a mass of deserted commercial buildings that have been occupied by the Chinese it will consist of splendid buildings that are being built by the Chinese themselves on modern American standards of building and building materials and plumbing, but embodying Chinese conceptions of art and Chinese traditions. This is, of course, just one of the ways in which the old San Francisco will be preserved. For San Francisco will be just the same, but finer all the time.



Wine Press Fountain
Golden Gate Park, San Francisco



Equipped with Otis Elevators **Palatial Hotel Fairmont, on Nob Hill—Front Elevation** *Reid Bros., Architects*



Equipped with Otis Elevators **Hotel Fairmont—Rear Elevation** *Reid Bros., Architects*



Bullock & Jones Building
Corner Post and Kearny Streets

J. E. Kraft, Architect



MEYERS AND WARD ARCHITECTS
SAN FRANCISCO CAL

To be Equipped with Otis Elevators

Alaska Commercial Building
Corner California and Sansome Streets

Meyers & Ward, Architects

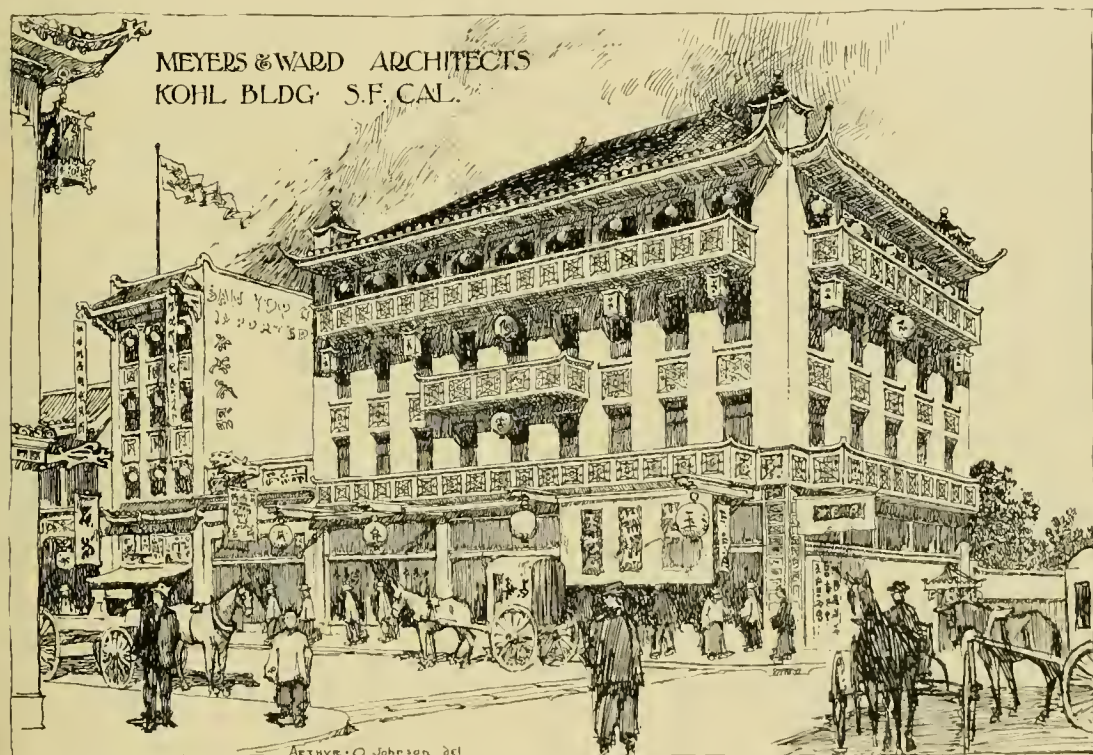
Our New Oriental City

By CLARENCE R. WARD



ARTICLES appearing in the public prints, as well as the work now being carried forward, would seem to indicate that "old Chinatown" is to be rebuilt. If this were true in the full sense of the word, we might still have an attractive Oriental quarter, as the old one contained many quaint and interesting buildings. However, if the whole is to be carried out along the lines of most of the architectural aberrations now being erected in the

However, entirely satisfactory results are not to be obtained by individual effort alone: the scheme to be perfect should be evolved by harmony of action among intending builders. Why should the owners of property, as well as probable lessees, not form a Chinatown Association and appoint one or two or three architects of repute to pass upon their plans, offer suggestions and exercise a general supervision over the whole work? The scheme is entirely feasible and money thus invested would surely return a thousand-fold. Complaint has been made



Style of Buildings Now Being Built in the New Chinatown

quarter, the result will be a failure, both artistically and in a great measure financially. Even though the taste of our Mongolian citizens be not consulted, we still will have a large crop of Eastern visitors who should be attracted and interested.

The success of all of our leading Caucasian merchants is due largely to the fact that their goods are displayed in proper environment. Why should this not be true of our Chinese merchants? If the Oriental mind as well as the mind of the property owner who may be building for him could be made to grasp this point, no doubt vast improvement in the type of structures to be erected would result.

that it is well-nigh impossible to design an appropriate building of an Oriental type and comply with the present building ordinances. To disprove this the accompanying sketch is submitted. It is intended to show a treatment of a building on a corner as well as one in the middle of the block.

Special features are made of the fire-escapes which are elongated into balconies of ornamental design. Deep reveals are shown on the windows into which quaint designs of screens or grilles may be inserted. Curved cornices and tiled roofs are also special features. The tiles may be of copper which, properly treated with acids, will give beautiful green

and brown effects. In more pretentious buildings, glazed tiling or terra-cotta may be used and with the addition of Chinese lanterns, whether of copper, brass or even of paper, an effective adaptation of Oriental design to modern conditions will be obtained. For the most part, the use of pressed brick is to be abandoned and the exterior of rough brick or concrete (of which the buildings may be constructed) to be treated with stucco and staff. This treatment will enable the owners of the buildings at present erected, to treat their buildings, with slight additional expense, in such a manner as to bring them into harmony with the whole scheme. Special attention should be given to the coloring. Those who have traveled in the Orient are much

impressed with what may seem at first to them, the *gaudy* color scheme of the East. This is not a true impression, for if studied, it will be found that the Orientals are masters of harmonious contrasts and in the buildings of our new Chinatown, if the soft lavenders, green and écru be judiciously applied with pigments and stains, a beautiful and attractive effect will be produced. Special features should be made of the banners and signs which go a long way toward producing desired effects.

San Francisco is to be a new and greater city and Chinatown is to be a part of it. Why not have it in keeping with the rest? If we must have an Oriental quarter let it be Oriental.





Equipped with Otis Elevators

**St. Francis Hotel, Facing Union Square
Which will be Completely Restored within a Few Months**



Ferry Building, Foot of Market Street



To be Equipped with Otis Elevators

Gunst Building
Third and Mission Streets, S. F.

Lansburgh & Joseph, Architects

Art and Architecture in Concrete Structures

By CHAS. D. WATSON, Consulting Engineer, the Roman Stone Company, San Francisco



THE necessity for further study and experiment to make concrete adaptable for use in the higher grades of work where artistic effect is required is beginning to be realized, and urgent demands for improvement are being made by the technical press. As one editor says, he reveals no secret when he states that "a good-looking concrete bridge

Cement block buildings.
Manufactured stone.

The views of those engaged in these three different lines of work vary considerably, as regards the treatment of the material. The monolithic man insists that cement should not be used in imitation of stone. The manufacturer of cast stone insists that his product is as true a stone as any natural rock quarried, and therefore can not legitimately



Toy Building
Powell and O'Farrell Streets, S. F.

Lausburgh & Joseph, Architects

or building is an exception." It is just as important that methods be devised for improving the appearance of concrete as it is to devise methods by which we can eliminate defects in structural design and execution of work, a subject much discussed at the present time.

It is necessary, in reviewing the progress made, to discuss separately the three different classes of concrete work:

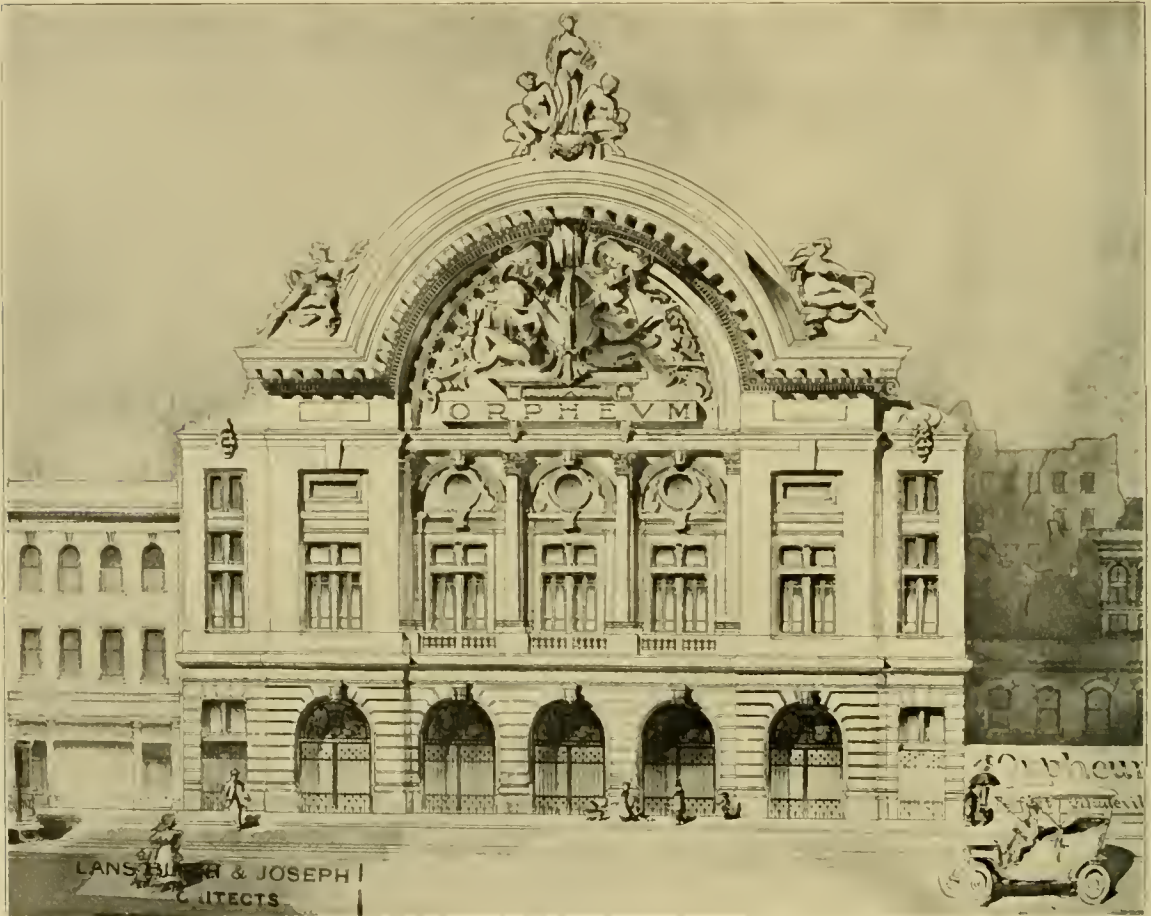
Monolithic concrete.

be treated in any way except as stone, while the manufacturer of cement building blocks is divided between the two, depending upon the class of work he is doing. Without doubt the views of the monolithic man and the manufactured stone man are both right. The treatment of concrete depends largely upon the kind of concrete. It has not been long that architects and engineers recognized that there was more than one grade of concrete. The mixture of cement with any kind of aggregate in

certain proportions, with little reference to size and character, was apparently all that was expected. With the introduction of concrete for superstructure work, the necessity of more scientific methods has been forced upon us, with the result that we have practically reversed some of the original theories, such as the amount of moisture required, and the necessity of more careful selection of aggregates. The most difficult problem that confronts those interested in the improvement of the appearance of concrete is in monolithic construction, such as bridges, retaining walls, and heavier

ports quite successfully, a method of washing the concrete while green, in this way removing the cement and sand and exposing the coarser aggregate of the concrete. Some notable work along these lines has been done by Mr. Henry H. Quimby, and the Chicago Park Board, under the direction of Mr. White.

The principal difficulty in employing this method in actual practice is the necessity of removing the forms to enable the concrete to be washed while it is still in a green, or comparatively soft condition. There is a large field for further experiment in this



The New Orpheum
O'Farrell, near Powell Street, S. F.

Lansburgh & Joseph, Architects

classes of masonry. Improvement in this class of work is necessarily of the greatest importance as the bulk of concrete work is of this nature. Of the various methods applied to date, that of tooling, either by hand, or by pneumatic tools, seems to be the best. The older methods employed, such as plastering and washing, have, as a general rule, not proven very successful, at least in America, but it would appear that this condition is due more to lack of experience in application, than to the method.

There has lately been introduced, and from re-

branch of the work. The necessity for overcoming the dead and monotonous gray color of cement is what appears most important. The variety of results to be obtained by the use of various colored aggregates offers a large field for experiment, but whatever the method, it is apparent that it must be based upon some plan to remove the coating of cement which surrounds the aggregate, and gives the mass of concrete its color, whether it is done by dressing or by washing.

In the field of cement block construction, the progress during the past year has been most noted

for the improvements which have been adopted in the designs of the face of the block. It would appear that cement block manufacturers had originally in some way conceived the idea that the only successful way to make a block was to imitate the rock, or quarry-faced natural stone. They seemed to have lost sight of the fact that structures built of rock-faced natural stone in which each stone was the same size and color throughout the building would be as equally inartistic as the rock-faced hollow-block. An artistic rock-faced natural stone building depends upon having the proper amount of irregularity in the size and bond of the stones. Block manufacturers who still adhere to the rock-faced design seem to be appreciating this fact, and are adopting means by which they are able to vary the size of the block, and the results are showing a decided improvement in the appearance of the structures. It is a question whether, from an architectural standpoint, concrete blocks should be made of this pattern at all. It is impossible to imitate the quarried face of natural stone, and it is doubtful if any architect would allow such a finish in natural stone above the water-table if it were not for the fact of its economy. The smooth, or tooled finish, inasmuch as it is artificially produced in cut stone, is probably the best model for the cement block manufacturers. Of course, the block manufacturer recognizes that in the rock-faced design the requirements and execution of the work, such as the keeping of straight arrises and uniform joints are not so important, but it is improvement in the grade of the work, and not means of hiding the defects that the architects are demanding. The greatest difficulty in cement block manufacture, as well as in monolithic concrete construction, is in overcoming the natural color of the cement. It seems that the mixture of various colored pigments has not thus far solved the difficulty.

From present appearances it would appear that the solution of this vexatious problem in concrete construction is going to come from the use of a manufactured stone for the facing of the structure in the higher grades of architectural work. Most writers, in discussing the means of improving the architectural appearance of such structures, seem to forget that the first necessity in appearance is in having the concrete of the proper density, and made from such an aggregate that the finish once given shall remain permanent. In monolithic construction it is impracticable, if not impossible, to put in concrete for the surface which is of the proper grade to allow of a satisfactory finish. In cement building blocks, where the concrete is mixed comparatively dry, it is beyond a doubt a physical impossibility to make a concrete dense enough to resist the discoloration brought about by absorption.

With factory-made stone on a process which allows the use of a proper amount of moisture, where the aggregate can be carefully selected and

proportioned, where the casts can be seasoned and finished, and the whole work performed by scientific methods under systematic and expert supervision, it is possible to make a concrete whose absorption is less than most of the common building stone, and whose texture is such that it can be finished in the many various ways in which natural stone is finished, giving without a doubt a material equal to a natural stone in appearance, much more durable, and considerably cheaper. Of course, it must be recognized that a high grade of manufactured stone of this nature is necessarily more expensive than monolithic concrete, or machine-made blocks, but with the labor-saving devices now being introduced for the manufacture, handling and finishing, there is every indication that in manufactured stone lies the greatest hope of a solution. Attendant with the advance of concrete for structural users are enormous possibilities for the use of manufactured stone. Heretofore manufacturers were compelled to make stone of the sizes of the natural stone of which their product took the place, but with reinforced concrete, the stone facing can be reduced to an exceptionally thin veneer,



Schmitt Building, Southwest Corner Kearny and Bush Sts.
Exclusive Mining Men's Office Building
Fireproof Throughout Fred J. Bull, Lessor

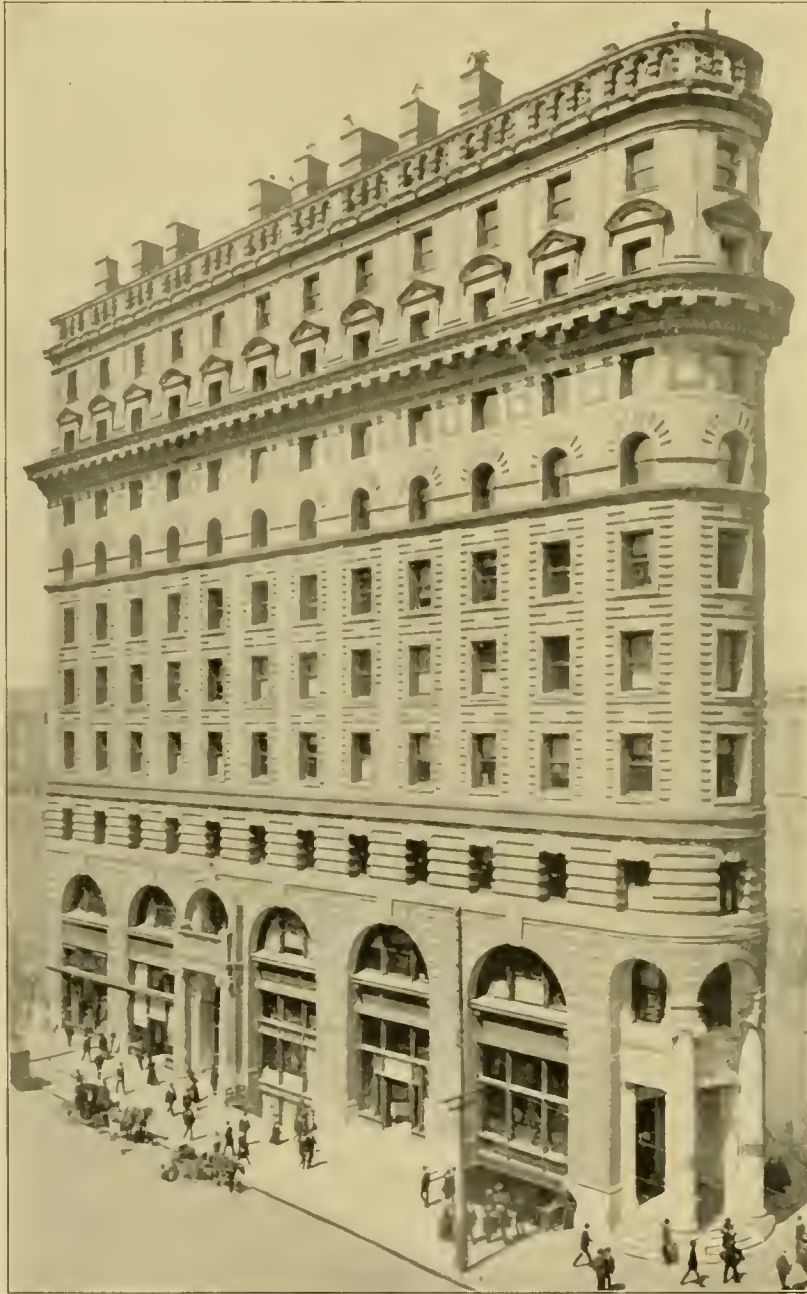
which in many cases can be used in place of forms, thus effecting a large saving in the cost of this class of structure, and settling all question of the external appearance of the structure.

Californians appreciate the erection of a cast stone factory to serve the San Francisco market.

It will face the Rosenbaum Building at Front and

California Streets, the Hunt, Mirk Building on Second Street, the Ibis on Bush Street, and many others.

Cast stone has taken a prominent position in the field of building materials for its value has been proven. It will add dignity, beauty and permanency to the buildings of the re-created City of the Golden Gate.



Equipped with Otis Elevators

Crocker Building, Headquarters of the Crocker National Bank
Corner Market, Post and Montgomery Streets

The Banks of San Francisco Afford a Record of Supreme Human Endeavor



IN all the world there can be no more marvelous record of supreme human endeavor than is today peculiarly afforded by the statements of San Francisco's banking institutions. When one recalls the millions of property that were swept out of existence in the conflagration of April 18, 1906, the fact that the banks of San Francisco are constantly exceeding in their clearings any of those in the periods of that decade of the then unparalleled era of prosperity that preceded the disaster, the stability of these institutions, the character of San Francisco's financial and industrial population as well, indeed, as of the people as a whole, is at once apparent; although a good part of San Francisco burned, there was not a bank failure in the State in 1906.

In that decade the population of the city increased over 46 per cent; the bank clearings increased over 160 per cent; real estate sales increased 360 per cent; savings bank deposits increased 60 per cent, and building operations 260 per cent. This absolutely amazing growth was without parallel among cities of comparable size in the world, and yet San Francisco is growing more rapidly than ever. A hundred million dollars a year is being expended in reconstruction. Back of the city is a commonwealth with the resources of an empire.

While the following few figures will be ancient history when printed, yet they serve to illustrate the point:

Bank clearings, 1905....\$1,834,529,788
Bank clearings, 1906.... 1,998,400,799

Think of it!

During only three months and a half of that year was the city in normal condition, and yet San Francisco's clearings for 1906 exceeded those of 1905.

Of course, it is generally known that San Francisco is the financial center of the Far West. Her bank clearings are greater than the combined clearings of all the cities of the Pacific Coast west of and including Denver. San Francisco is useful to all the West—indeed, to all the world.

As shown by the report of the State Bank Commissioners, the deposits in the incorporated banks of America, exclusive of private and national banks, on

April 14, 1906.....\$434,971,354.79
December 31, 1906..... 496,401,445.38

Increase of deposits in eight months.\$ 61,430,090.59

Assets.

April 14, 1906.....\$562,847,341.60
December 31, 1906..... 624,888,752.05

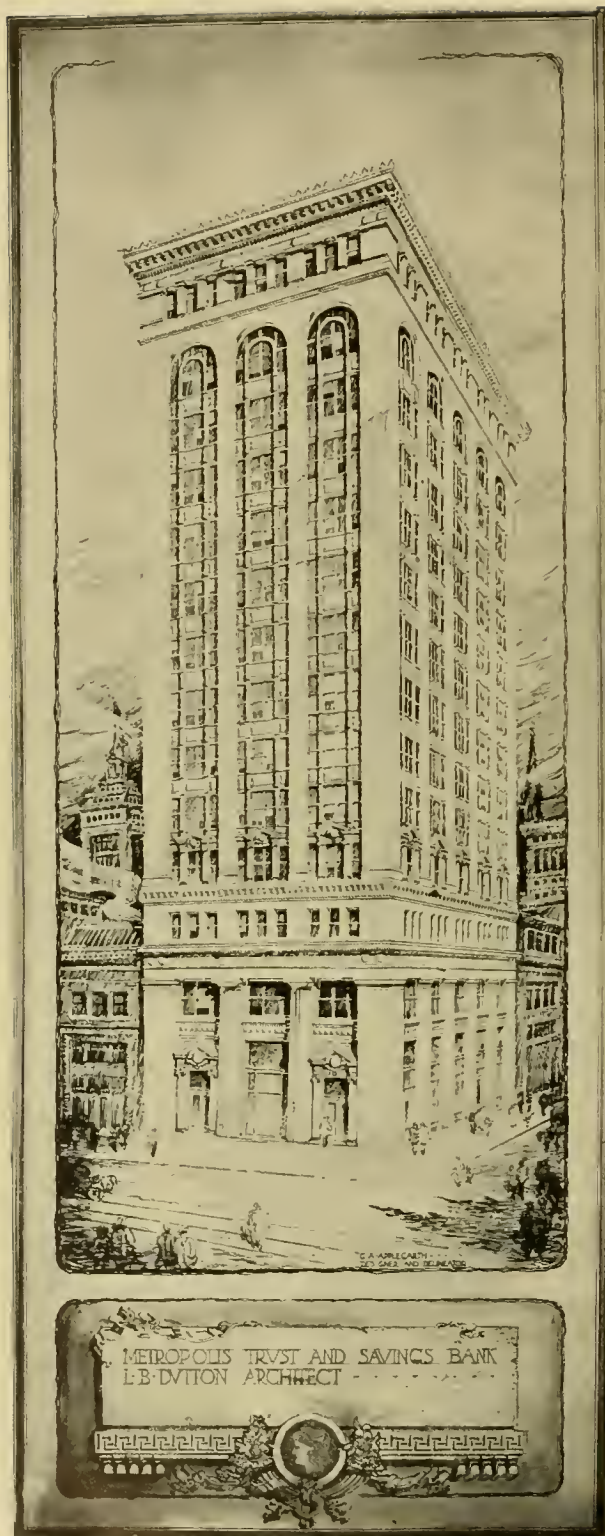
Gain in assets in eight months.....\$ 62,041,410.36

The increase in deposits and assets in a little more than eight months of \$123,471,500.95.

The great increase in the deposits of the banks of San Francisco in spite of the heavy withdrawals for the rebuilding of the city is notable. The people of the Pacific Coast have come to regard the banks of San Francisco as the finest, soundest, and safest banking institutions in the United States. There has been no debauch of our greatest financial institutions. Our banks have kept themselves through a period replete with spectacular natural manifestations, amazing development, and startling municipal revelations, both safe from all assault without or disintegration from within.



Mutual Savings Bank Building
The Five-Story Building Adjoining was the First Reinforced Concrete Structure Finished Since the Fire
Equipped with Otis Elevators



BANKING CAPITALIZATION OF

	Capital	Surplus
Los Angeles	\$13,200,000	\$5,926,005
Oakland	2,520,100	2,269,000
Sacramento	2,506,500	1,110,674
Portland	2,655,000	1,840,100
Seattle	3,603,000	3,221,064
Tacoma	965,000	504,887
Spokane	1,750,000	912,417
Helena	840,000	395,367
Butte	800,000	1,090,376
Salt Lake City	2,550,000	1,156,491
Denver	4,075,000	3,301,765

Total	\$35,524,600	\$21,638,146
SAN FRANCISCO	*\$40,233,562	\$30,108,981

The capital invested in the banks of San Francisco is about equal to that invested in ALL THE OTHER BANKS OF CALIFORNIA COMBINED.

*This does not include three large branch banks in San Francisco.

BANKING CAPITALIZATION OF

	Capital and Surplus
SAN FRANCISCO	\$70,342,543
greater than	

	Capital and Surplus
Minneapolis	\$12,390,200
St. Paul	7,432,970
Omaha	4,552,060
Kansas City	14,713,500
New Orleans	23,275,047
greater than	

Cleveland	\$36,548,918
Cincinnati	32,166,751
almost equal to	

Baltimore	\$52,425,492
Washington	19,679,500
	\$72,104,992

COMPARATIVE BANK CLEARINGS

	1905	1906
SAN FRANCISCO	\$1,834,549,000	*\$1,998,400,000
Helena		
Los Angeles		
Portland		
Spokane	1,590,044,000	2,119,311,000
Seattle		
Tacoma		
Salt Lake City		

	First quarter, 1907
SAN FRANCISCO	\$599,395,000
Helena	
Los Angeles	
Portland	
Spokane	561,470,000
Seattle	
Tacoma	
Salt Lake City	

*Clearing House closed from April 18 to May 23, 1906.

GROWTH IS PERMANENT

The marked increase of business in San Francisco, and the permanent character of the increase, are shown by comparison of the clearings for the first quarter of 1906 and 1907.

SAN FRANCISCO BANK CLEARINGS

	1906	1907
January	\$185,519,000	\$204,512,000
February	156,272,000	194,295,000
March	199,666,000	200,558,000
Total	\$541,457,000	\$599,365,000

Gain in first quarter of 1907, \$57,908,000.

The gain would be considerably greater than appears, except for the fact that the Oakland banks, which formerly cleared through the San Francisco Clearing House, organized a clearing house association of their own in the summer of 1906.

San Francisco money in San Francisco banks is rebuilding the city of San Francisco. At this writing a million dollars a week is being expended for wages in San Francisco, a considerable proportion of which goes into the banks as savings and helps swell the additional million a week that is being spent for materials. When San Francisco is completely rebuilt an even greater amount of money will be in general circulation.

The banks of San Francisco have passed unscathed through the most trying crisis of the kind that has ever affected financial institutions. Some of them have had strange experiences. When the great fire came there was in the vaults of one bank more than ten million dollars in cash, fifteen millions

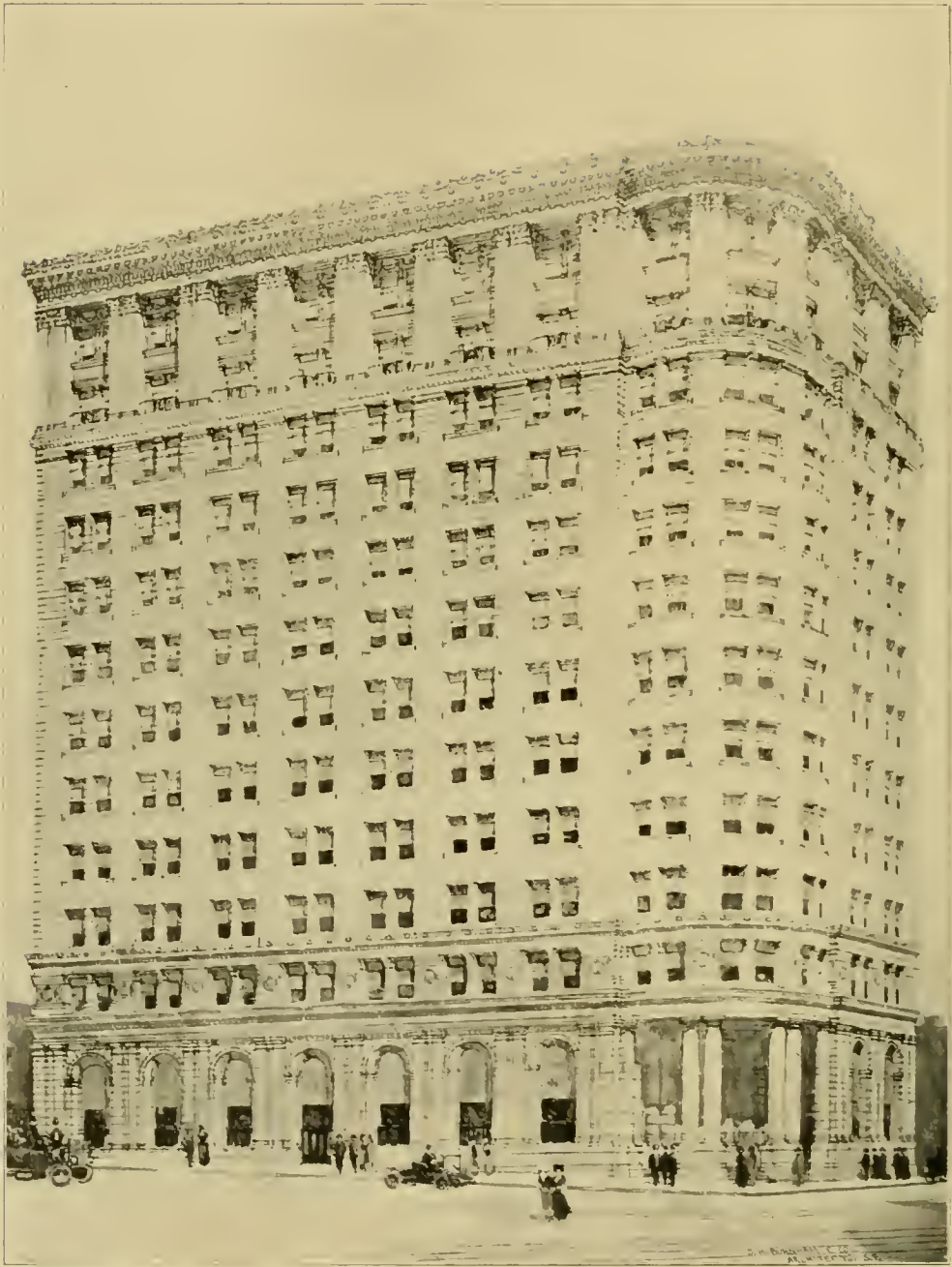
in Government bonds, ten millions in miscellaneous bonds, and thirty millions in notes and mortgages, besides the books and documents relating to vast transactions. When the vaults had cooled sufficiently to make it safe to open them it was found that not even a sheet of paper had been scorched, and the bank opened in its temporary location just a little more than one month after the conflagration.

As benefiting the mass of people the savings banks are deserving of special attention. The small people who cannot afford to buy bonds and stocks are getting as good returns from the savings banks as the big investor can get from gilt-edged bonds. This is as it should be. The laws that guard the savings of the people are safeguards to the depositor and encourage him to deposit his savings in creditable institutions rather than invest in wildcat, or, at the least, not absolutely certain schemes where the record of failure is greatly in preponderance over that of success. All legitimate inducements are given to the savings banks to encourage deposits by whatever legitimate means they can employ.

It would, however, do San Francisco a great injustice to segregate any special class of banks as more deserving than others, or as having more contributed to the upbuilding of the Pacific Coast metropolis. Each class of bank performs not only the functions of its class but the usefulness of all is performed through many varied channels. As a whole the banks of San Francisco are intimately associated with the development of the Pacific Coast. Among their directorates and officers they include names long and honorably known in the financial world, and intimately associated with the early history of San Francisco.



Hibernia Bank
Corner Market, McAllister and Jones Streets



To be Equipped with Otis Elevators

First National Bank Building
 To be Erected on the Old Masonic Site
 Corner Post and Montgomery Sts.

D. H. Burnham Co., Architects, S. F.

How the Insurance Companies Have Helped San Francisco



THE mighty conflagration in San Francisco that followed the earthquake on that memorable eighteenth of April created the most difficult situation in the history of Fire Insurance. It was but natural that in the period of unparalleled perplexities that came fast upon the heels of the flames there should have arisen much speculation as to what action would be taken by the Insurance Companies; it was also to be expected that in conditions so confused that the Insurance Companies should be fiercely attacked almost before they had been enabled to take careful note of the predicament in which they found themselves through a great natural catastrophe.

Yet when one looks back and recalls what the Companies were expected to do—at least recalls the various demands upon them—and further dwells upon what the Companies said they would do, and what they have actually done, he is amazed to find that not only have practically all the Companies lived up to their promises but in most cases they have indeed performed far more than one would have believed at the time of the fire to be in the bounds of physical possibility. They have, in fact, in many cases done far more than they then felt able to promise could be done, or that any one indeed thought could be done.

Consider the situation in which the Companies found themselves! Not only was the conflagration the greatest there had ever been, but it was not in the nature of an ordinary conflagration for it had been preceded by an earthquake for whose direct results the Fire Insurance Companies were not liable, and yet these results had been largely obliterated by the fire; moreover, there was a great destruction not only of insurance policies but of all records of the Companies.

Immediately after the disaster great excitement was occasioned by numerous reports of varying authenticity or of no authenticity at all, regarding the manner in which the various losses would be settled, but as time has passed on, it has been found that the Insurance Companies have actually done far more than either financial experts who were acquainted with the situation thought they could do, or than those who profess to know human nature had considered that it were within the limits of probability that they could do. In many cases the stockholders of Insurance Companies were most heavily assessed, but they bore the burden cheerfully and in some cases sacrificed their personal fortunes in order that the insured should not suffer.

Had the payment of losses been conducted on cold business principles regardless of the humanitarian duties of life it is certain that San Francisco would not be as rapidly rebuilt as is now being done. But there was and is a human element throughout the reconstruction of San Francisco, and although, of course, it has been "good business" for the Insurance Company to meet as far as they have been able the exacting demands placed upon them—for nothing more creditable can be said of an Insurance Company than that it has discharged its obligations in San Francisco in an honest and conscientious manner.

It is estimated that the losses in the fire to the Insurance Companies will sweep out all the pre-



Humboldt Savings Bank
Market Street, between Third and Fourth Streets, S. F.

imum profits for the last fifty years. Taken all in all, unquestionably the Insurance Companies have played a great part in the reconstruction of San Francisco. An immense sum of money has been paid into San Francisco, a far larger sum than Companies have ever before been called upon to pay at one time. In spite of the earthquake, in spite of the nearness in time of the Baltimore and Toronto conflagrations, the Companies will have finally paid between eighty and ninety per cent of the amount of insurance involved and will come much nearer the latter than the former figure. Then it must be taken into consideration that there were several foreign companies that withdrew from the State and so pulled down the amazing record of the other

to time, the period in which proofs or claims of loss might be filed, and, too, one is impressed by the fact that the Companies were most liberal in their treatment of the very poor property owners. Claims up to five hundred dollars were usually paid in full, and the settlements were made with great rapidity. A widow with her young baby went to the office of one of the great Companies; thousands of claimants were crowded around; it seemed that this poor woman could not receive attention among so many strong men crowding ahead of her. But an agent of the Company spied her out; he sent a messenger who quietly secured her address and her claim was paid that evening in full at the house where she was then stopping.



Third Street, between Stevenson and Mission

Meyers & Ward, Architects

companies, of which there were more than one hundred.

The great Chicago fire precipitated by Mrs. O'Reilly's cow having inadvertently kicked over a lantern, is the only fire that from the point of view of loss can be compared in any way to the San Francisco conflagration. Yet in the Chicago fire, which was tiny compared to the mighty destruction in San Francisco, the Insurance Companies paid only fifty per cent of the amount of insurance. At Baltimore the Companies paid about ninety per cent, or scarcely more than was paid in San Francisco. The people of San Francisco owe a peculiar debt of gratitude to the companies which made a fight for the adjustment of claims on their merits and for payment of claims in full.

A feature of the Insurance situation for a long time following the fire was the liberal manner in which the Insurance Companies extended from time

The amount of insurance covering property in the burned district of San Francisco has been estimated at \$235,000,000. The value of property destroyed is estimated at a minimum of \$350,000,000, basing an estimate upon the insurance liability, the known general ratio of insurance to value (about seventy per cent) and a guess that there was about five per cent of property that carried no insurance.

The fire is becoming a memory of the past; in a few years the traces of its ravages will have entirely disappeared; to the making of the new San Francisco is to be attributed a great meed of praise to the Insurance Companies. Though some of them were so hard hit as to be unable at first to contemplate paying their claims in full, or even a large proportion of their claims, yet eventually they did all and more than anyone had expected; and most of them, though being least willing to promise,

came up to the standard when it came to the question of performance. Upon the substantial companies who from the first promised payment in full, and did so pay, favorable comment is unnecessary; they are achieving their reward.

In conclusion, upon looking backward, the action

of the Insurance Companies as a whole has been marvelously creditable. San Francisco appreciates the part that they have taken in her reconstruction, and San Franciscans are building more substantial and less meretricious edifices than those that prevailed before the conflagration.



Andrew B. McCreery, Owner

Western Union Building
S. E. Corner Pine and Montgomery Streets

Levitage & Rowell, Architects



Residence District—Jackson and Octavia Streets



Mission Dolores, San Francisco



Museum, Golden Gate Park

McDougall Bros., Architects



Conservatory, Golden Gate Park



Claus Spreckels Residence, on Van Ness Avenue



Band Stand, Golden Gate Park
Donated to the City by Claus Spreckels

San Francisco

The Most Healthful City in the World

By DR. ADOLPH ROSENTHAL



WHEN in the days of the gold excitement, the pioneers of California wended their weary way across the plains to the newly discovered Eldorado, little did they realize that in years hence, even after the gold supply might become exhausted, there should remain such manifold gifts of nature to lure thousands to this glorious State of ours. The gold excitement is over but there remains a climate than

cisco is the mart of ships from every port, it is signally free from epidemics being fanned by the purifying sea breezes. The good sanitary conditions, the elevation of the residence portions of our city, its facilities for salt-water bathing in the pure and bracing waters of the Pacific, and the fact that San Francisco is the natural center of a vast and easily accessible territory which presents all the varying conditions of climate, of atmospheric pressure and natural springs will make it more and more



Sutro Heights in Midwinter

which there is none more healthful in this world. Here generous Mother Earth sends forth innumerable springs, thermal and mineral, which for generations yet unborn will yield up their health-inducing qualities for the benefit of mankind. San Francisco through its geographical location and its topographical advantages is the most healthful city in the world. Built on rolling hills, its residential portion is between two and three hundred feet above the sea-level, the business section on the lower levels facing the magnificent bay and harbor. Though San Fran-

the Mecca of those seeking health and bodily well-being. Every requisite is found in San Francisco for the enjoyment of out-door life. That the masses are not indifferent to this opportunity is shown by the thousands carried by our street car lines every Sunday and holiday to the Golden Gate Park and the beach at the Cliff House. Our park is undoubtedly one of the finest in any city in America and for that matter in any city abroad. Horseback riding, driving, athletic sports of all kinds can be indulged here to their fullest extent. At the Cliff House suri

bathing is one of the attractions. To those more timid opportunity is given for aquatic exercises in a spacious building containing large well-lighted tanks filled with salt water directly pumped from the ocean. For those who are fond of pedestrian exercise, a splendid territory of rolling hills and enchanting valleys unfolds itself towards Marin County, a short hour from San Francisco by ferry and prompt train service, where is also located our far-famed Mount Tamalpais, from whose top an unsurpassed

and most extensive panoramic view of land and water can be had.

Many people for years past have come West to spend the winter in San Francisco and its environs, but many, many more will come when the healthfulness of our climate and the advantage derived from the location of our city become more widely known, and I doubt not that in the not remote future San Francisco will stand forth, if not as the largest, at least as the second largest city in the Union.



Blumenberg Building
Pine, between Sansome and Battery Streets

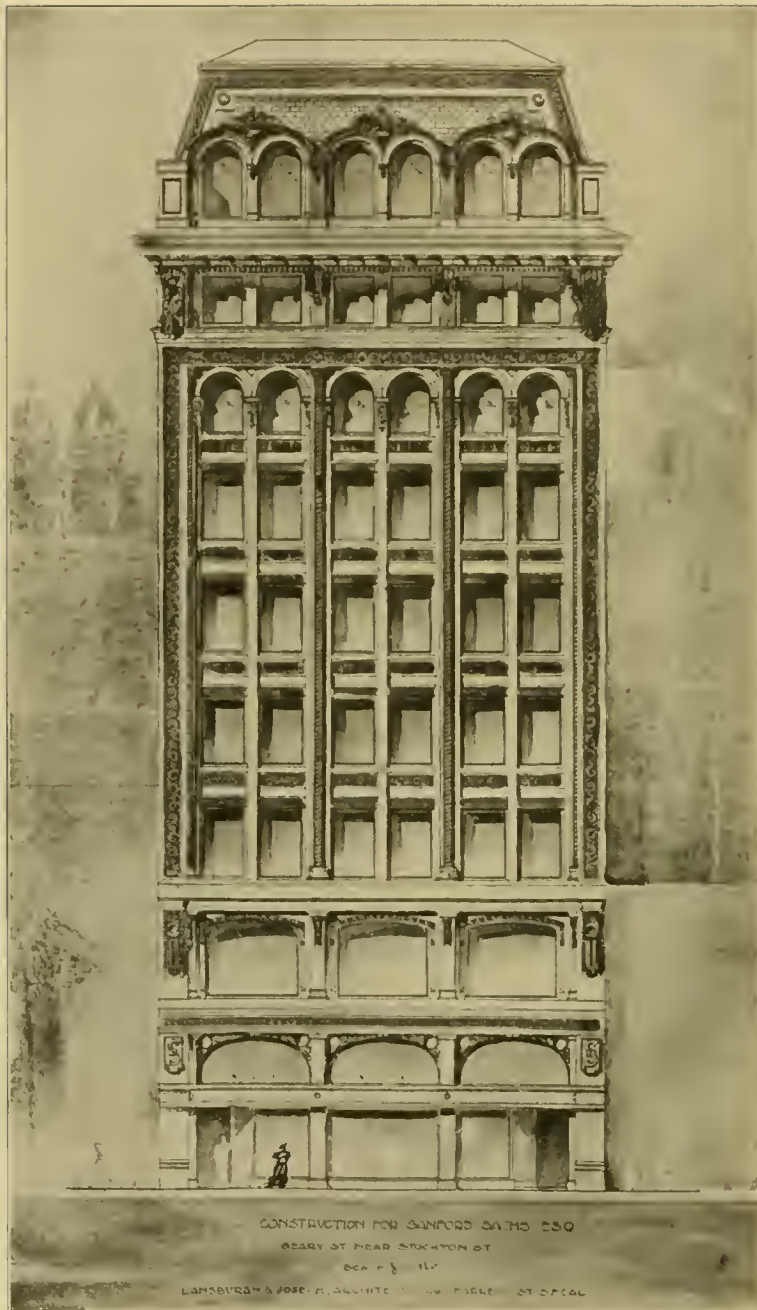
Armitage & Rowell, Architects



Entrance Gate of Presidio Terrace



Looking East from Alta Plaza



Sanford Sachs Building
 Geary Street, near Stockton Street

Lansburgh & Joseph, Architects

Newspapers and Railroads

By E. E. CALVIN, General Manager Southern Pacific Railroad



HERE is not much harmony in the present relations between these two very necessary evils. A modern debating society could find ample material in support of argument on both sides of the question.

To any one who has watched the development of newspapers and railroads some causes of friction are apparent which could have been avoided, the prime cause probably being the tendency of railroads to conceal their reasons for adopting policies or practices which are not under-

regardless of its effect upon competitors or the public. Much effort has been put forth in some cases to elect officers of a municipality who have power to give franchise privileges, not for the reason that any protection is needed for existing rights by the corporation seeking control, but simply to be in a position to dictate what others shall have. Some railroads entering a new community work up sympathy for themselves and secure a reputation of injured innocence by representing to the public through the press that they are being persecuted and unjustly opposed.



United States Mint, Fifth and Mission Streets

stood and consequently not well received by the public.

Some railroads cut rates, give rebates, and do anything else that occurs to them in order to secure business from a competitor. They furnish preferred service to old communities and build lines to develop new territory occasionally to further selfish interests. When there is a shortage of transportation facilities those available are sometimes given to favored shippers, or to localities where competition is keenest. Influence is sometimes used to obtain legislation favorable to a particular railroad,

If newspapers knew how seldom such practices as those enumerated above are now indulged in, however, they would confine themselves to the offenders and not continue to educate the public to the belief that all the railroads of the country are using such methods.

In the present strenuous times, when a newspaper gets a story detrimental to a railroad or to any railroad officer, after commenting upon the case in point it usually launches forth in a tirade against the entire class, without thought of the harm done in the way of creating dissatisfaction in the com-

munities served by railroads, to say nothing of the feeling of discontent aroused in the minds of the employees of such corporation and the endless trouble resulting therefrom.

One or two prominent citizens in almost any community can start a movement against a railroad, which movement may be entirely selfish and un-

just, yet it will be supported by every newspaper in that locality. Usually very few people know whether such support is warranted, or even sincere.

Newspapers and railroads have very much to do with the prosperity of the Nation, and if railroad men were more open and newspaper men more careful, the country would be better off.



Koshland Building

Lansburgh & Joseph, Architects

Modern Furnishings for San Francisco's New Buildings



WHEN the building of San Francisco is thoroughly completed, which will be within five years, the city will in physical respects be the newest great city of the world. From an architectural point of view the appearance of the city will be most refreshing and unique. Imagine the splendid new steel and reinforced concrete buildings—monoliths, almost as if

tallest buildings withstood the earthquake better than the less imposing structures, and despite the fact that thirty-seven of the very tallest or the very best buildings, the "Class A" structures, were left by the fire. Now substantial and imposing office buildings are being erected.

One of the thoroughly modern features to be noticed in the new buildings is their equipment with Otis elevators, by all odds the finest and latest type of elevator



Otis Elevators in Flood Building — Finest in the City

carved out of the solid granite, for the concrete becomes harder than granite and is all of one piece.

Never will the architect have so unique an opportunity to display his talent. San Francisco will stand alone as the highest, and particularly the most recent achievement of the designer, the builder, the plumber, the painter, the carpenter, the cabinet maker, the furnisher and the elevator manufacturer. The manufacturer whose product is the most pleasing, the most modern, and the most substantial, has in San Francisco the greatest market for his wares.

Shortly after the memorable conflagration many people thought it would prove impracticable to erect tall buildings in San Francisco, although many of the

known. The Otis elevator has a wide reputation not only on the Pacific Coast but throughout the English-speaking world. One of the first of the great buildings to be rehabilitated, the Flood building, is equipped with Otis elevators; and the appearance of the Otis elevator and the excellent service we have found to be a matter of comment from all of those persons we have talked with who have entered the building.

The Otis Elevator Company, of course, builds a great variety of elevators both passenger and freight, including automatic elevators for a class of buildings or of private residences where the travel is not great and the passenger may himself run the elevator. The

Otis elevators are manufactured by skilled mechanics of long experience in their craft. Indeed, the company employs none other than skilled operatives. In the building of these elevators it would seem that almost every resource of mechanical ingenuity and almost every phase of that particular department of engineering knowledge required has been called forth. Years of experience, the highest industrial equipment, and the expenditure of much capital has brought the Otis elevator to the highest point of efficiency, beauty, and durability. Only the strongest materials are employed in the construction of the Otis elevators, a fact which is attested by the manner in which a great number of these elevators withstood the fire and earthquake. The elevators are made to be operated by a variety of motive power including hydraulic, electric, steam, belt and hand power.

The progress of elevator building has reached a point where the danger of accidents is absolutely eliminated. All the safety devices of the railway systems, such as the block system, etc., have been more than paralleled in the making of the highest type of elevators. While the railway block system may go wrong if the operative is at fault, yet in the case of an elevator like the Otis Automatic Elevator, absolute safety is assured, since the Otis elevator acts with precision while no human mind ever acts with precision all the time; it is not in human nature.

The Otis elevators typify the highest mechanical development in this particular field. It is impossible for any one to tumble down the shaft of one of these elevators. The elevator will not move until every elevator gate on every floor of the building is tightly closed, and, more than that, is locked.

These Otis elevators run with the precision of a costly watch. In obedience to the call of an electric push button, if it be one of the many makes of Otis elevators thus equipped, the elevator rapidly ascends and descends the shaft, stopping absolutely at the level of the desired floors. In cases of fire and panic, even where an automatic elevator is installed and the unskilled passenger himself runs the elevator instead of the skilled elevator man, it does not endanger life, for no matter how it is operated the elevator will never go wrong. It is absolutely not within its mechanical possibilities to run away or to in any manner become an unwary instrument in the hands of a reckless operator. Under any and all cases the machinery never forgets anything. Of course, mechanical genius of the highest type has lent itself to the perfection of the Otis elevator. The fact that the automatic elevator does not demand an attendant will recommend it to owners of private buildings where the traffic is not extensive. The danger of a damage suit is done away with.

The Otis Elevator Company has no rivals in its field. Before the fire of April 18, 1906, its splendid and speedy elevators had been placed in almost every important building in San Francisco. The finest elevator service that the city had at that time was in the great new Merchants' Exchange Building. In fact it was the first building in San Francisco to possess an ex-

press elevator service, whereby fast elevators transferred thousands of business people to and from their offices in the upper floors of the building while "local" elevators carried passengers to the lower floors. Since the conflagration engagements have been made by dozens of the fine new sky-scrapers to secure the Otis elevators.

Although the Otis elevators represent the highest known type of elevator on the market today, the company is continuously working to improve and perfect its output. One of the chief features of the company's business is the building of freight elevators of which it has an enormous yearly output. The Otis freight elevators are in universal use throughout the Pacific Coast States and in the East as well. For its special purpose the freight elevators manufactured by this company are as perfect machines as are the passenger cars,—and they are quite as well-known to the class of the public that uses them as are the passenger cars to the business community.

The management of the Otis Elevator Company is conservative, progressive, patriotic, and business-like. Under the able direction of Mr. F. H. Robbins, general manager, the company is able to quickly fill all orders in a thorough and eminently pleasing manner. As a matter of general interest it will profit owners of buildings to visit the offices of the Otis Elevator Company whether they are contemplating the immediate installation of elevators or not.



Shreve Building

Wm. Curlett, Architect

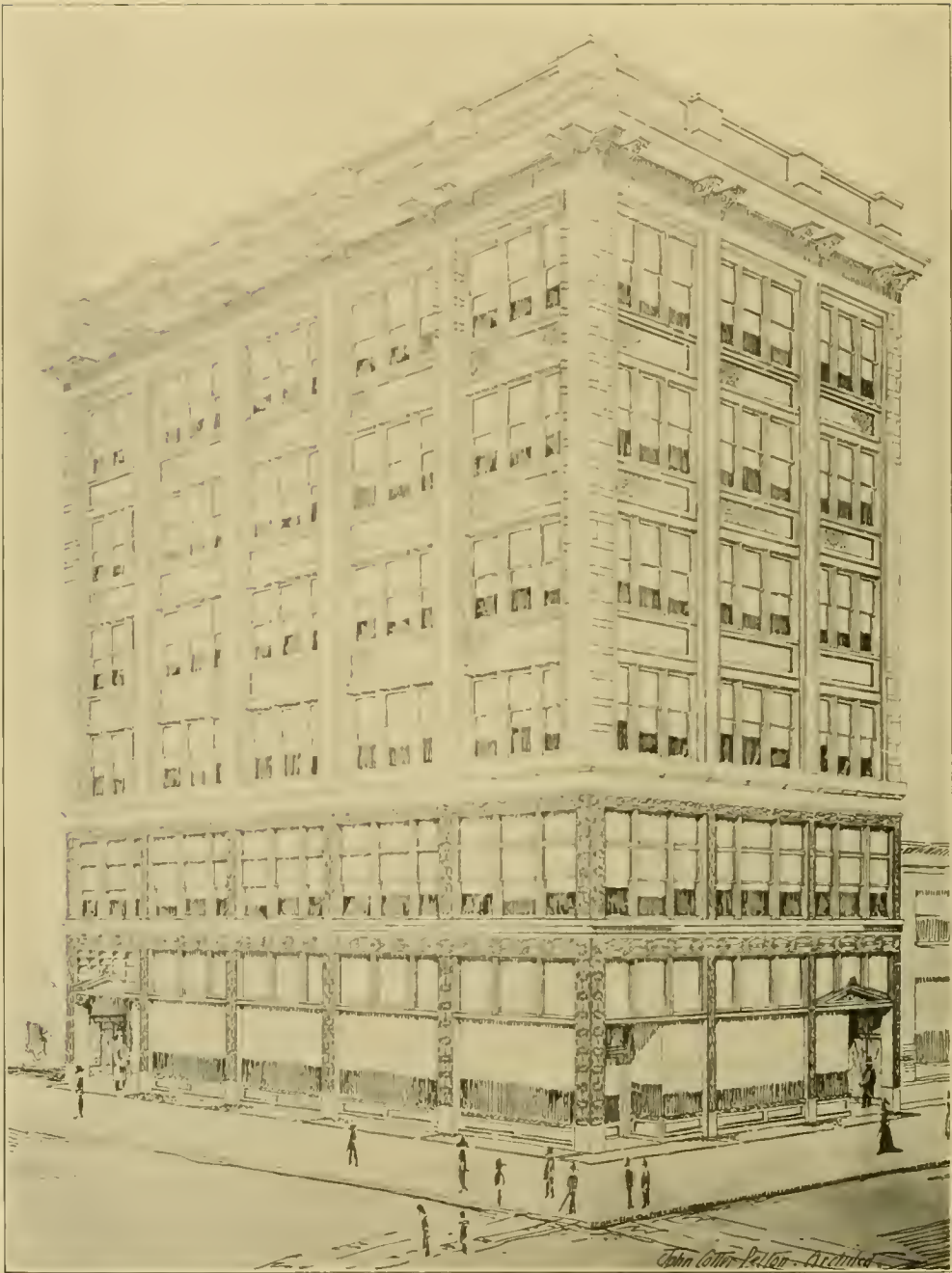


Market Street Bank, Seventh and Market Sts.

Main Post Office, Mission and Seventh Sts.



Class A Buildings, Now Being Restored



To be Equipped with Otis Elevators

Westinghouse Building
Knickerbocker, Barker, Bostwick, Owners

John Cotter Pelton, Architect

San Francisco

Its Position in Architectural and Constructive Development

By JOHN COTTER PELTON



ARCHITECTURAL history began with man's first surrounding enclosure, be it a hut of bark and leaves or built of twigs and mud, or built of stone; the one with no thought further than that of protection from the elements, the other with a further intent of security from assault, the motive of primitive man, in his building, being only for habitation.

On through centuries architectural accomplishment marks surely the advance of civilization until the dawn of the Christian era, when the science of architecture seems to have reached its fullest glory.

As I do not intend these lines to be an historical review we will pass along the path of centuries of noble effort but of little importance from a modern standpoint in the evolutionary process until came the economical production of steel.

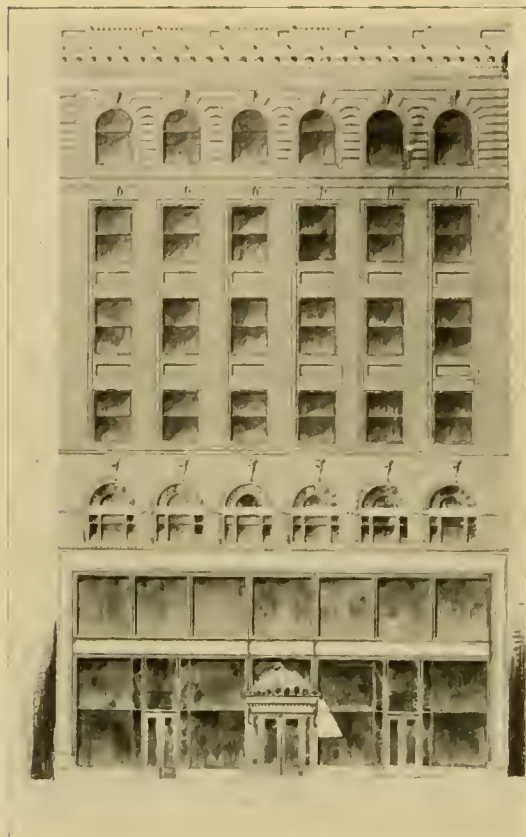
It is for this generation to see the greatest and most sudden advancement, the most startling casting aside of precedent in the history of man; there are with us today the men whose names must take position in architectural and constructive history among the greatest. When the first column was placed in a masonry wall with the intent of relieving the wall of a superincumbent load, thus minimizing the thickness of the wall and the encroachment upon commercially valuable area, that architect lighted the lamp which today illumines the architectural world with the blaze of industrial achievement; it is that man's light which hangs in our skies and casts its rays upon all we of today are doing, and still there will it shine though our buildings may rise story by story even unto forty-seven. The president of the American Institute of Architecture, Mr. George B. Post—in 1879—in the work of reconstruction of a part of the Produce Exchange of New York City, did this thing; conditions were imperative and accomplishment followed.

At about the same year Mr. W. L. Jenney was engaged in the design of the Home Life Insurance Building of Chicago, this being the first complete structure (of record) to be built with its floor loads carried by a structure independent of its enclosing walls.

It is with much pride however that I call the attention of the architects and engineers of today to a fact which I believe is known to few, at least outside of our own City, and might still remain un-

known and unheeded but for the catastrophe of April 18th, 1906, which rudely assaulted the Nevada Block, on the corner of Montgomery and Pine streets, and tore aside the veil which has hidden from us the first reinforcing column, I believe, to be placed in a modern wall. The building was completed in 1876, several years before the construction of either of the buildings herein referred to was undertaken. It is therefore my opinion that to Mr. David Farquharson, the architect of the building, justly belongs the honor of planting the beacon. And while upon this subject let us see if a further distinction is not due to a San Francisco architect. Has it occurred to our new-found friends, who came like Moses to lead the children of Israel, that here was performed one of the earliest and perhaps the most important feat in the reinforcing of concrete? Long before some of these **now** experts in reinforced concrete were known in this connection, a building had been completed in this City embodying and fulfilling the most important requirements to be met with in ordinary practice. This was the Academy of Sciences Building in Market street, near Fourth street, which I believe was the herald of the possibilities of reinforced concrete construction in this country. This building had a complete girder and floor-slab construction of reinforced concrete and I do not think it will be contradicted if I say that this work is the first example in the United States, having been completed in 1890. And I think to two men of San Francisco, Mr. Geo. W. Percy, the architect of the building, and Mr. Ernest Ransome, his collaborator, belong this distinction. The Sweeney Observatory in Golden Gate Park, built by the same gentlemen, has as far as I have observed not been referred to by any of the now conspicuous engineers in concrete construction, yet I believe here is again one of the most important examples of a complete structure of concrete with reinforcement, of record, and certainly is among the earliest. We have but to cross the county line to find at Stanford University the most complete exposition of reinforced concrete construction, and lesson in efficiency in the practice of the building arts. The Stanford Library building was designed by Mr. Percy and constructed by Mr. Ransome. It was completed, I believe, in 1892.

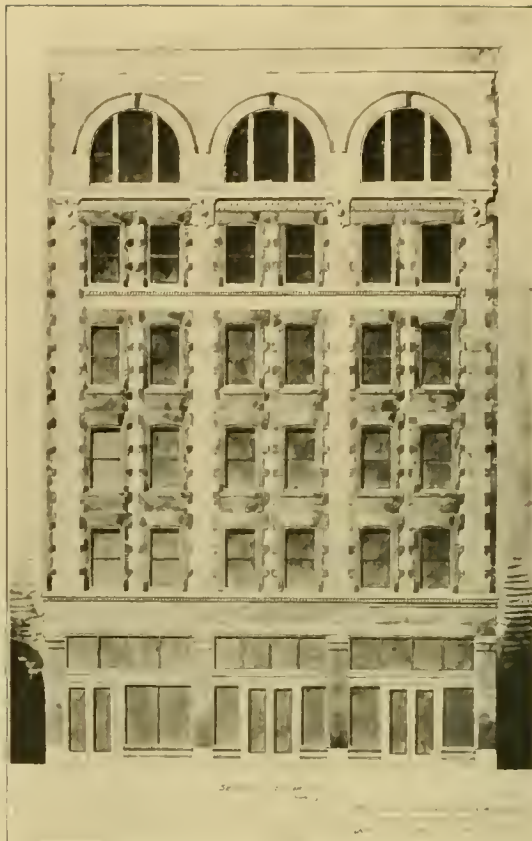
Let honor rest where honor is due.



Rothchild Building
Geary, Near Stockton Street

J. M. Rothchild, Owner

John Cotter Pelton, Architect



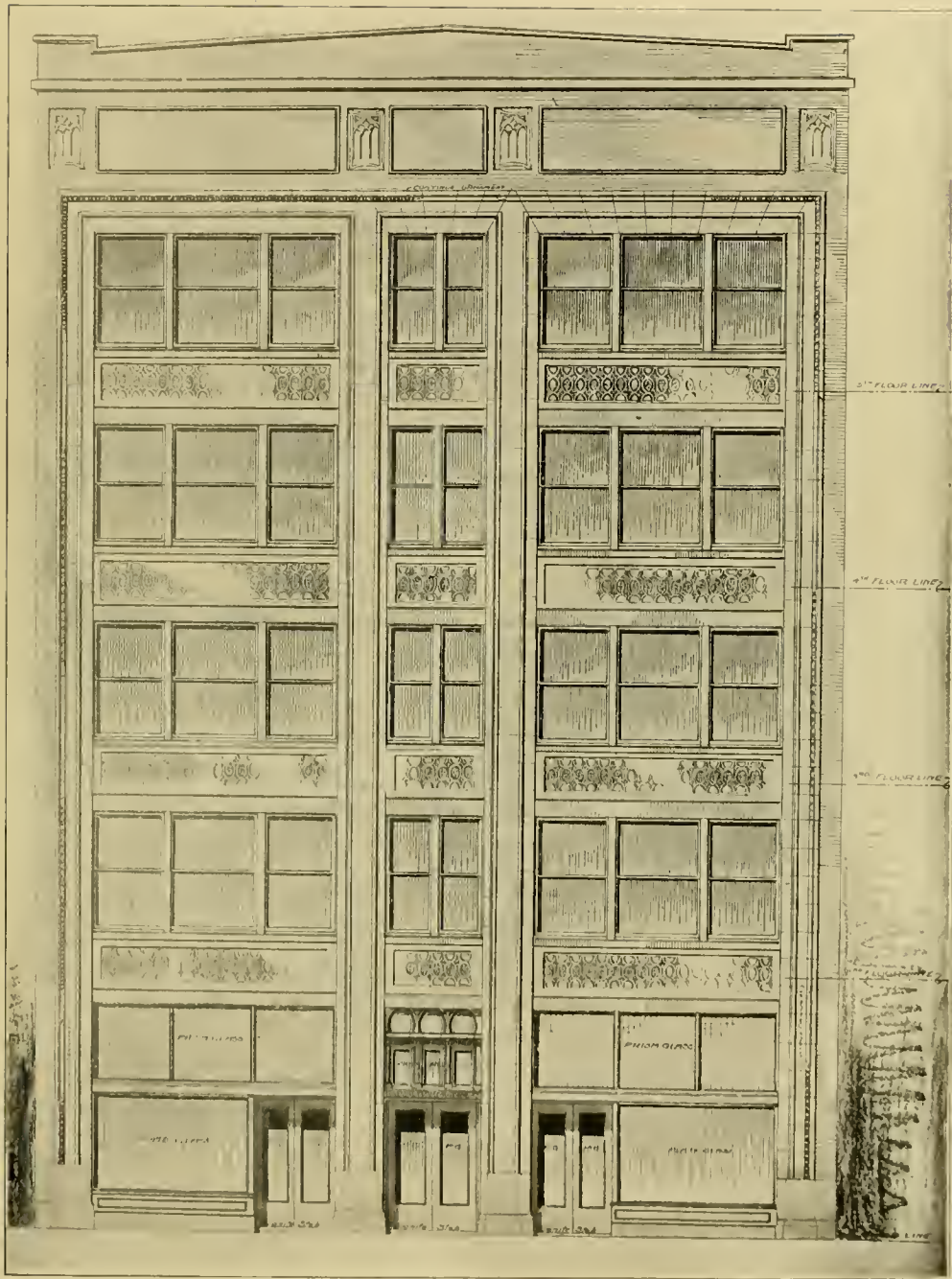
Morton L. Cook Building

To be Equipped with Otis Elevators

John Cotter Pelton, Architect



Residence of J. J. Mack
Northeast Corner of Scott Street and Pacific Avenue



Knickerbocker, Barker, Bostwick, Owners

Hunt-Mirk Building

John Cotter Pelton, Architect

Sight-Seeing in San Francisco

By MARTIAL DAVOUST, Western Press Association



OW is the time for sight-seeing in San Francisco. Soon the amazing ruins will have completely disappeared and a large part of the great construction work will be well on toward completion. At the present time San Francisco offers both the

scene of gigantic building operations and of some of the ruins which have become as historic in a brief space of time as those of Herculaneum and Pompeii, but these ruins are not destined to last through all the withered centuries, shortly they will disappear.

No prospective visitor should defer his trip to San Francisco feeling, perhaps, he cannot be well cared for in the hotels or may not be able to get around the city conveniently. All the old and famous hostels are re-established—of course, in new quarters—and many new hotels and elegant apartment houses have been built and opened up. In fact, today one can secure as comfortable quarters in San Francisco as in any city in the world. And as for our famous chefs, they are still here, and many new celebrities in the cooking line have come. In fact, San Francisco still remains par excellence the city of the epicure, and the fastidious palate must be critical indeed if it will not be satisfied.

Although some of San Francisco's streets are necessarily at this writing in a bad condition and make it a little difficult to get around in places, yet the street cars are running almost everywhere; the streets are rapidly being repaired, and soon there will not be a section of the city inconvenient for either horse or automobile.

For sightseers specially luxurious and comfortable cars are provided in which there is always plenty of room for everybody.

The United Railroads has made special arrangements for tourists and has provided some of the finest sightseeing cars in the United States, which run over all the burned district and in the newly rebuilt districts, as well as taking in Golden Gate Park, the Cliff House and other historic and beautiful features of San Francisco. These cars have been specially built for the occasion and may be called the New San Francisco street cars, for not only the sightseeing cars but most of the other cars now used on the lines have been specially built for the city and are a great improvement over the finest type of cars now being used in New York, Chicago and other Eastern cities. The United Railroads is spending something like twelve mil-

lion dollars in rebuilding its tracks and in providing cars and in general equipment. Any one who has seen the huge steel rails—which will defy the strongest wear and are embedded in ballast of concrete—as well as the unsurpassed new cars which are on these lines, will not doubt but that the tourist can get around as rapidly in San Francisco almost as before. Of course, it is not possible within this brief time to entirely reconstruct the street car lines of so great a city, but the United Railroads has done a marvelous work, and, in fact, may be said to be one of the chief factors in restoring the confidence of the people of San Francisco in their city, for the last embers of the fire had not died away when the officials had already ordered in the East many fine new cars. President Calhoun himself sent to Chicago and purchased a number of cars which had been destined for other cities, but which were readily sold to the United Railroads in order to assist the company and to help the people of San Francisco. Despite the great shortage of cars in the East the United Railroads has rushed work through, so that they have got a great number of new cars of the most fitting design, type, and workmanship that can be secured. A great number of these cars cost \$12,500 each. The construction of some of the new cars is of the very best. The interior finish is of mahogany, highly polished, and ornamented with marquetry; the seats are reversible, with automatic foot-rests, have extra high backs, with rolling top and corner grab-handles. A feature of the new cars in San Francisco is the wide doors and the compartment system for both smokers and non-smokers.

The United Railroads was one of the hardest hit institutions by the great conflagration, but it is spending more than any other concern in the rehabilitation of its system, and those who are disposed to criticize always regret having done so when they thoroughly realize the difficulties with which this company has had to contend and the amazing feats which it has performed.





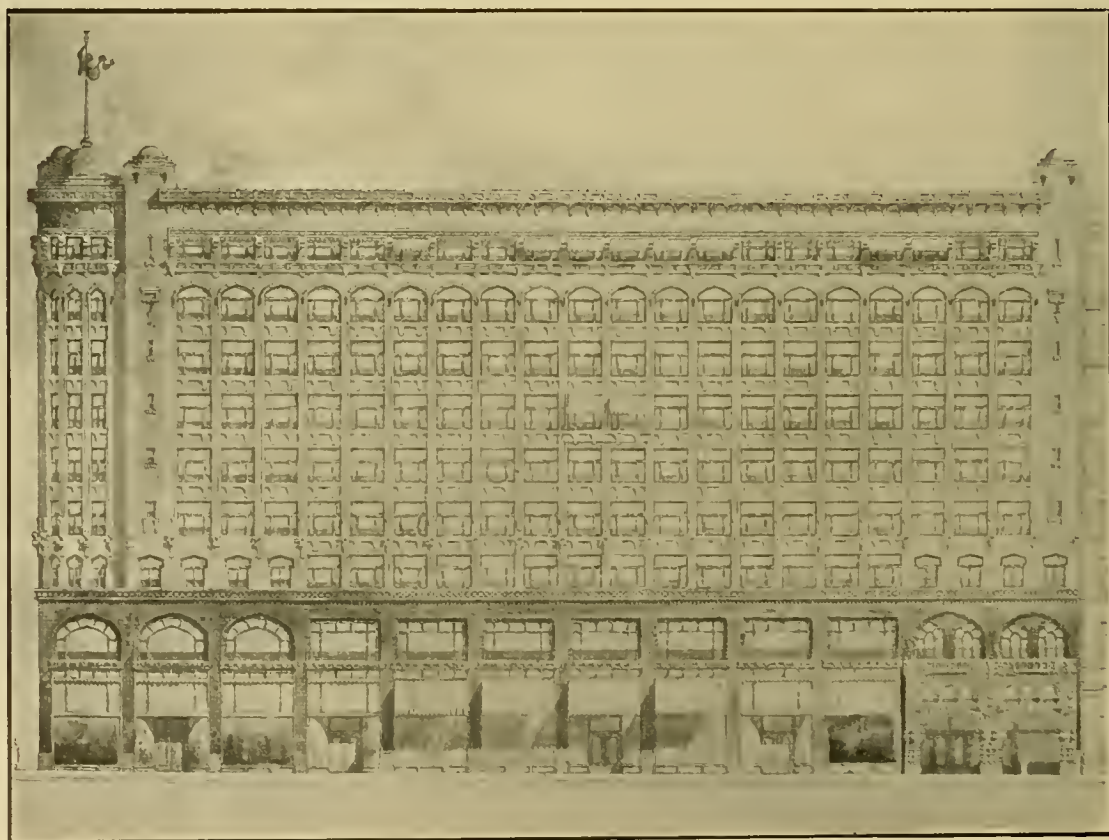
Cliff House, San Francisco — a Famous Resort



City Hall, which is Being Restored

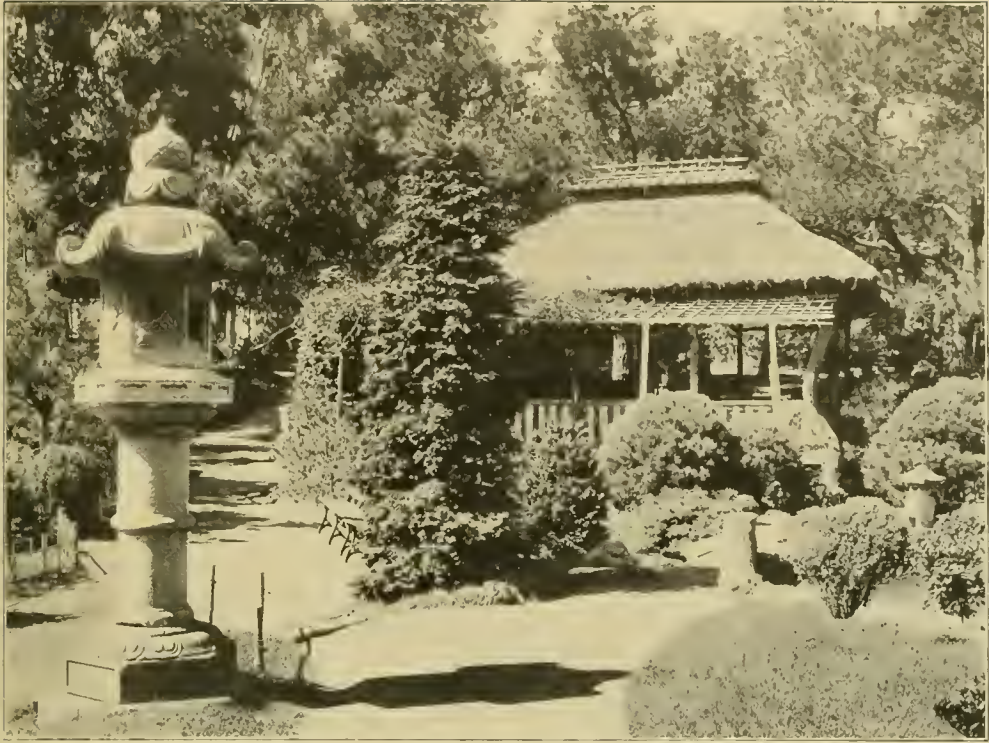


Broadway, Looking East from Buchanan—James Flood Residence in the Foreground



Pacific Building
S. W. Corner Fourth and Market Streets
Class A, Reinforced Concrete Structure—Largest Building of its Kind in the World

Chas. F. Whittlesey, Architect



Japanese Tea Garden, Golden Gate Park, S. F.



Stow Lake, Golden Gate Park, S. F.

Room for More Workingmen in San Francisco

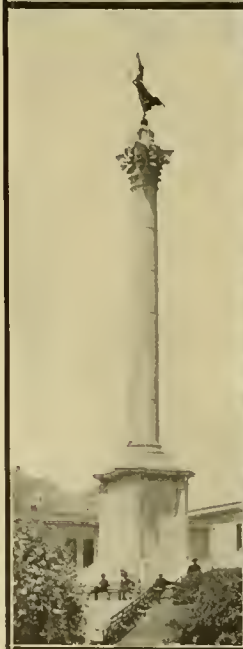
The reconstruction of San Francisco has produced probably the most favorable conditions for the laboring man that have ever been known in America. It has been estimated that a million dollars is being spent each week in wages, and the unusual demand in all the building trades, and for unskilled labor as well, will continue for a number of years. To rehabilitate the business section of the city alone it will take twelve thousand new buildings, which will cost approximately four hundred million dollars, and for which the workingman will receive one hundred and ninety millions. But then there are the residences. And then there are the streets to be repaired, and sewers and causeways to be built, and street railway lines to be reconstructed—between ten and twelve millions is being spent on this alone—and there are a thousand and one things to be repaired or made anew essential to the activities of a great city.

There is room for many more workingmen than there are in San Francisco at the present time. The wage scale climbed for a long while, and the minimum scale has long been lost sight of. Five dollars a day is on the average small wage for the artisan. Bricklayers are getting from seven to nine dollars daily, and sometimes more. The wages for cement workers, plasterers, lathers, carpenters, blacksmiths, painters, horseshoers, tinners, boiler-makers, teamsters, stationary engineers, cabinet-makers, and inside finishers are away up.

Haven't these high wages kept the city back, you ask?

Not a bit of it. All this money is put right into circulation again. You will see a greater proportion of well-dressed women to the total population on the streets of San Francisco today than in any other city in the world. You will find there no distressful tenements. The people are buying and building their own homes. The average yearly wage of the daily workman is accounted between \$1300 and \$1500.

More than forty million dollars' worth of lumber will be used by the time the city is reconstructed in the actual building operations. For this work the carpenters will receive upwards of twenty million dollars. The bricklayers will get something like forty-two million dollars for their efforts, while the plumbers, always lucky, will have to be satisfied with about eleven million. The plasterers' share in the reconstruction of the city will amount to about five millions. The hod-carriers will get fifteen millions; the men who clean away the debris will receive the same amount. The teamsters will receive more than ten millions, while the day laborers will earn twelve millions.



1. Lick Monument
2. Starr King Monument
3. Garfield Statue
4. Dewey Victory Column
5. Robt. Lewis Stevenson Memorial



Residence of Mrs. Eleanor Martin



Sawyer Building
Corner Sutter and Jones Streets

Houghton Sawyer, Architect

Utility and Art Are Not Antagonistic

By HOUGHTON SAWYER, Architect



VER since the advent of steel cage construction in America architectural critics have decried the skyscraper as a sham. Its most characteristic feature, the steel frame, has been buried shamefully under what are seemingly solid walls of masonry, capable of supporting themselves. It has long been felt by the architectural profession that in order to bring the skyscraper

by practical constructive necessities. The reinforced concrete which fireproofs and strengthens the steel frame appears on the exterior, but is modeled and treated with a preparation which not only waterproofs it, but gives it the texture and the warmth of color of a weathered Indiana limestone. There is a total suppression of all heavy unnecessary masonry, which materially reduces the amount of steel in the frame, and therefore the cost. The customary suspended false



Looking up the Slopes of Telegraph Hill, Showing the Rapid Reconstruction

within the domain of true art the steel frame should be fully acknowledged and frankly expressed in the design of the exterior. To do this without the sacrifice of all that is æsthetic has been the problem.

In both the Sawyer Building and the Citizens' National Bank Building the architect has tried to render purely structural forms in a way that is pleasing. In these buildings there is neither brick, nor stone, nor terra-cotta, tied to the structural parts as a veneer for purely architectural effect. Barring the cornice, there is not an ounce of material used that is not demanded

ceilings have been entirely eliminated by the architect, the plastering being done directly on the under side of the reinforced concrete floor slab. This not only saves great expense, but gives more height to the rooms for a smaller outlay than the old system. The exterior walls are six inches thick. The floors are only four inches thick, with fourteen-foot spans, and yet are designed to support safely any load that may be placed upon them. Both the walls and the floors are reinforced with corrugated bars of steel, and by throwing a slight additional reinforcement into the compression

side of the slab, the actual thickness of these floors has been reduced to a minimum. This not only signifies a saving, so far as the yardage of concrete used is concerned, but diminishes the steel tonnage by an amount necessary to carry the yardage so saved.

fire, and thus insuring not only perfect fire protection, but absolute guarantee against deterioration of the steel by corrosion. Steel thus embedded in concrete is imperishable, as samples of iron taken from Roman work have proved conclusively, pieces having been



**Citizens National Bank Building
Corner Polk Street and Fern Avenue**

Houghton Sawyer Architect

A form of column section has been designed by the architect which admits of the concrete fireproofing coming in direct contact with every portion of the surface of the steel, and this fireproofing is practically monolithic from the footings to the roof, having no cracks or joints capable of admitting heat in case of

found in as good condition as when set by Roman builders two thousand years ago.

In the Citizens' National Bank Building even the decorative iron work shown under the windows fulfils a constructive office. These iron sections are, in fact, deep, strong beams which stiffen and wind-brace and

earthquake-brace the frame. They are, moreover, designed to encase the steam radiators so that there is no encroachment on office space by these unsightly fixtures, and apertures are provided in the metal for the

purpose of its use and the underlying principles of its construction, then these two buildings have some fair claim to distinction. They are real and not sham architecture, and may be considered a development of

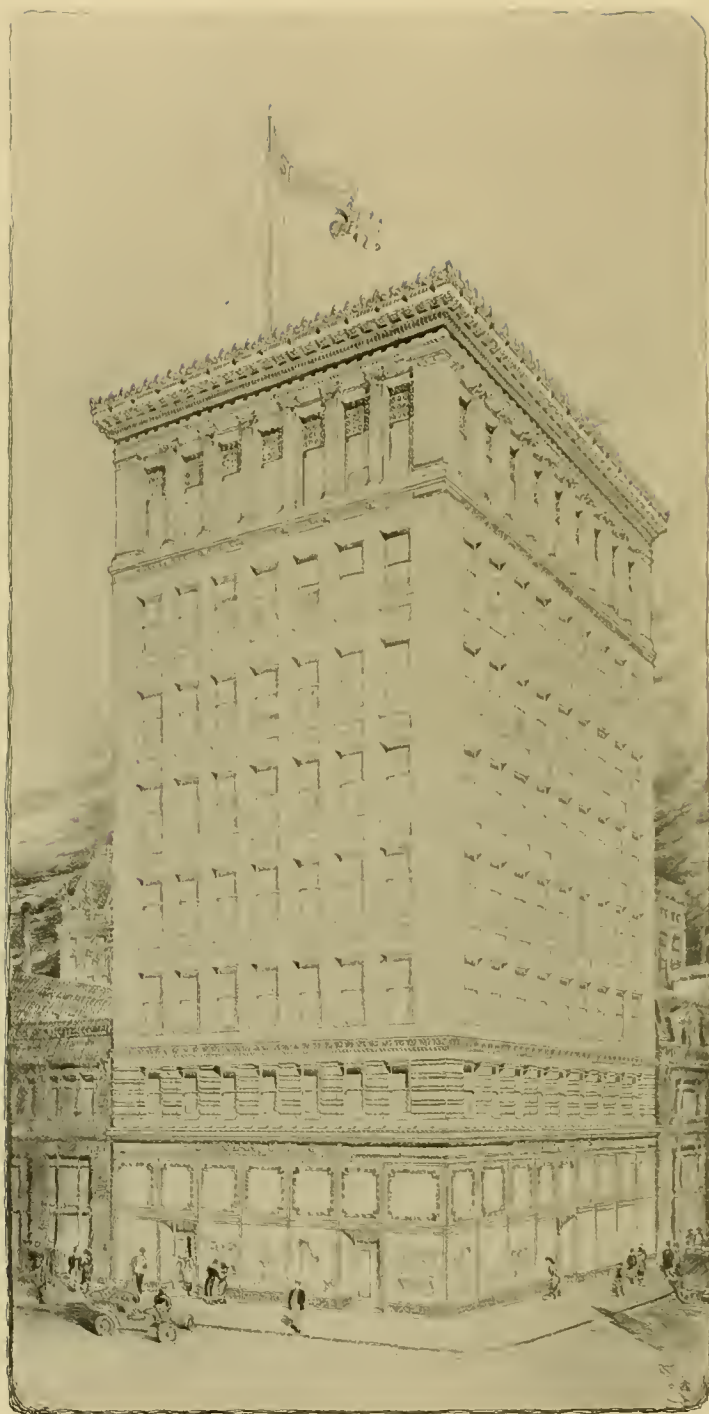


Apartment House
Corner Jones and Stevelo Streets—for Spencer C. Buckbee and Samuel G. Buckbee
Houghton Sawyer, Architect

admission of fresh air, which is warmed as it passes into the offices.

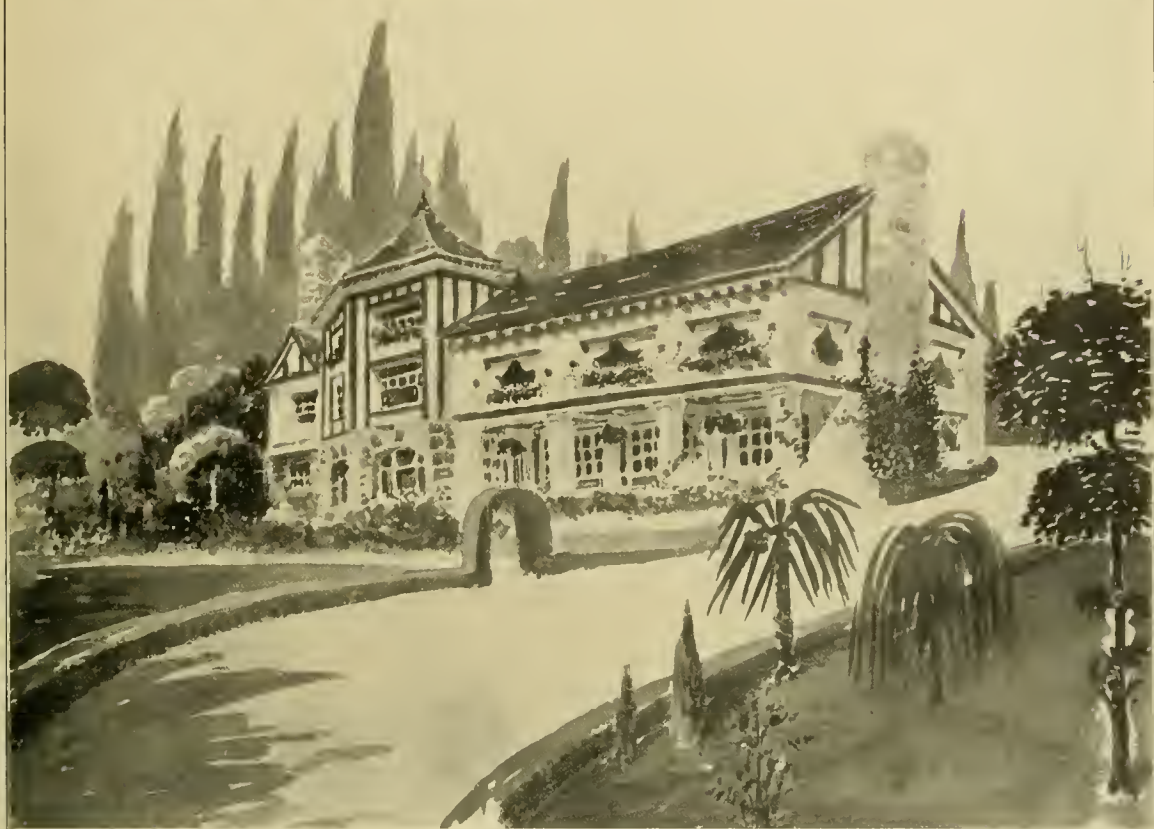
If one of the first canons of art is integrity; if to claim a place among works of real architectural merit a building must frankly express on its exterior the

a purely American type. The whole architectural effect is gotten by simple and direct means, by good relative scale and proportion, by contrast of color; in a word—by the handling of bare constructive forms in a way that is pleasing.



Sherman & Clay Building
S. W. Corner Sutter and Kearny Streets

RESIDENCE FOR
ROBERT J. TYSON ESQ.



Residence for Robert J. Tyson

Kenneth MacDonala, Jr., Architect



Bob Kernes, Owner

Casino

Ornithage & Rowland Architects



Dorn Building
East Side Powell Street, near Geary Street

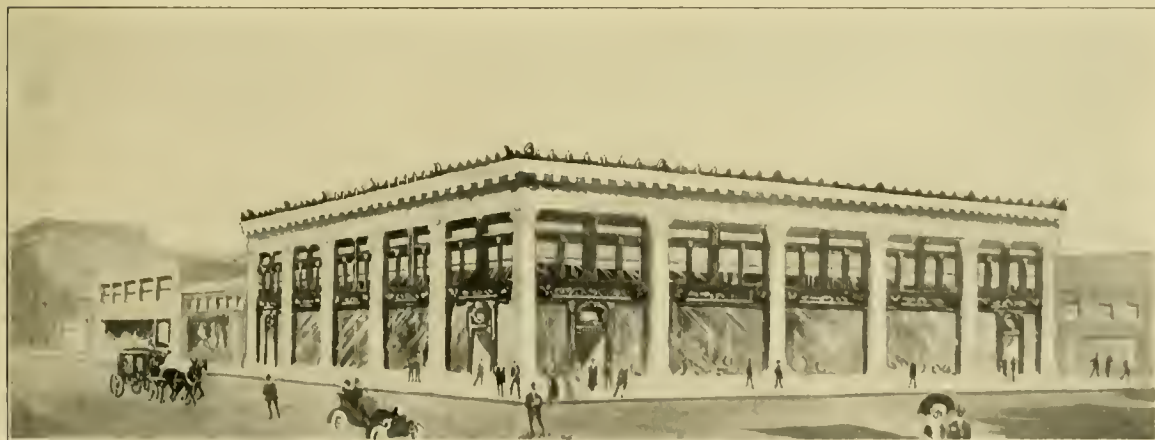
Dodge & Allen, Architects



Mrs. O. Lewis, Owner

Apartment House on Nob Hill

Kenneth MacDonald, Jr., Architect



The Cluett Building
Howard, between Fourth Street and Howard Court

Kenneth MacDonald, Jr., Architect

Automobiling in San Francisco

By STUART GAYNESS, of the S. F. Examiner



IN no place in the world does the automobile hold a more important position, both for pleasure and commercial uses than in San Francisco. The demand for motor cars, both American and foreign made, is so great that the local representatives, notwithstanding that they bring out annually from the factories all the machines which can be secured can not supply the demand.

runabout to the big limousine and touring cars was pressed into service at the time of the conflagration, and the fact that part of the city was saved was the result of the rapidity with which the authorities attended to the fire fighting with the aid of the voluntary gasoline fire wagons. From carrying the fire chiefs, the military authorities and the city officials, to doing duty as patrols, hospital ambulances and even dynamite wagons, the motor cars never faltered and for ten days of strenuous



Automobiling in Midwinter in San Francisco

Everything from roads to climate, not only in and around this city, but throughout the State tends to the use and necessity of motors, and the rapidly increasing number of motor car owners and enthusiasts all over the State has resulted in a great deal of improvement on the State highways through their efforts. Although the first automobiles made their appearance in this city only three years ago, there are now registered over ten thousand for the State, most of which are owned by local motorists.

That the motor cars earned the approval and confidence of San Francisco people is a matter of history. During and subsequent to the big fire, a vast amount of the work in saving the city was accomplished by the use of automobiles. Every sort of a car, from a one-cylinder, ten horse-power

duties always answered the call of the people. No harder or more trying endurance could have been planned than those days of dashing over the streets of a burning city, carrying all sorts of loads, with the drivers caring little about the engine of the machines and less about the rough condition of the streets. Fifty miles an hour was the usual speed for the cars, especially those in the emergency hospital service.

This test alone brought the automobile into its own in this city, and ever since the fire the people have been automobile crazy. Over twenty-five new agencies have opened salesrooms since the fire, and even now with the forty odd representatives of motors the demand is still in advance of the supply.

Another cause for the phenomenal success of the automobile trade in San Francisco is the harmony



Wm. H. Hanson and His Packard Touring Car

with which the members of the Automobile Club of California and the members of the Automobile Dealers' Association of California work to boost the game, both from a commercial and sporting standpoint. Two endurance tours, and gymkhana contests were held last season under the auspices of the club. Over two hundred machines took part

in the events which included special match races, and features for clever driving.

Probably the most important event to be held in local motordom was the big automobile show, which took place in the Coliseum the latter part of February under the combined auspices of the Dealers' Association and the Automobile Club. Notwith-



Wm. H. Crim and Party in His Auto

standing that the event was the first of its kind to be held in this city, the show, both from an artistic and a financial outlook, proved an unqualified success.

The exhibition was started at a moment's notice, and the work of planning the details for the securing of the 1907 machines, together with the decorating of the big Coliseum were in the hands of a show committee, composed of Homer Boushey, of the Hovey-Boushey Company; Fred Linz, of the Linz-Sanborn Company, and S. Chapman of the Pioneer Automobile Company. The scarcity of late models was the one drawback at the time of the forming of the association, which was done for the sole object of giving the show.

One of the first things the show committee accom-

This movement, which is to build a driveway for the entire twenty-eight miles between the two places, has been under consideration by the motorists of this city for the past two years and only recently the officers of the club opened a subscription among the members for the purpose of building the road. Over \$40,000 was subscribed before the fire, and the work was to have begun shortly thereafter.

Immediately after the fire, however, the officials of the club found that owing to the increased demand, price of labor and materials, the cost of the boulevard would be increased several thousand dollars. The absolute necessity for a decent exit from the city caused the Dealers' Association to announce that the principal object for the holding



James D. Phelan in His Auto Car

plished was the chartering of a special train to leave Chicago in time to bring out the largest shipments of 1907 motor cars ever shipped at one time. As a result of the efforts of the committee the local agents had, for the most part received their new cars in time for the show. Over two hundred machines, ranging from the runabouts to the sixty horse-power touring cars were on exhibition.

Like the shows in New York and Chicago, the local exhibition demonstrated to the dealers and the motor-buying public the great necessity for the automobiles, and if for no other purpose than the selling of machines proved a success for the exhibitors. Nearly every agent who had a machine on the floor reported sales, besides the getting in touch with hundreds of possible buyers of autos.

Besides assisting the Dealers' Association in the holding of the show, the Automobile Club has accomplished a great deal towards the building of a boulevard between San Francisco and San Mateo.

of the motor show was to aid the building of the roadway, in which all San Franciscans should take an interest. As a result, the efforts of the club and the dealers, together with the support of the motorists and lovers of good roads, the show will probably be the means of the city having an early completion of a fine driveway.

The main cause of complaint which the local agents have is the poor freight accommodations offered by the trans-continental railroads. It is nothing unusual for an agent to have to wait from one to four months to receive his shipment of machines from the eastern factories. This will probably be remedied in the near future by the agents deciding either on special arrangements with some one railroad or in making their shipments by steamer. With all of the dealers out of cars and the public clamoring for machines, the local field of the motor industry has a great future.

San Francisco Has Emerged Triumphant

By H. L. HOLLAND, Western Press Association



IN THIS history of the rehabilitation of the City of San Francisco will be found a comprehensive exposition of its material resources, containing much pertinent information of practical value to those who have evidenced their faith in its upbuilding. This

pictorial and statistical presentation of its physical appearance, brought about during a period of uncertainty in which perplexing problems involving economic interests were determining, impressively suggests the further rapid and general growth of the city.

Concerning San Francisco there now prevails, both at home and abroad, the view that it has, by reason of the magnitude and stability of its progress, reached an unassailable position in the estimation of the financial world. Foreign capital has been, and is now being, largely invested in the establishment of various industries and in the general improvement of the city. The future of the metropolis is assured, and the hopes of the energetic and far-seeing men who inaugurated the era of its reconstruction are thereby realized.

Beginning with hostilities between the United States and Spain, San Francisco began to realize its real importance as a commercial metropolis. Its marine and mercantile interests were greatly stimulated, and the city entered upon a career of increasing prosperity which continued to the time of the great fire. During this period the productiveness and expansion of its best interests were unexampled, foreign capital found remunerative investment and a feeling of civic pride was aroused and developed. As a common result, public sentiment was directed to the necessity of improving the character of the city's private and public buildings, and the structural appearance of San Francisco was transformed. Thoroughfares were dignified by the erection of costly buildings given over to the requirements of trade and commerce, and in obedience to the demands of an energetic metropolis. This same purpose to preserve the distinction it had acquired for public spiritedness and a comprehensive understanding of its building needs became universal in the early stages of the present reconstruction period, and this general determination is now largely evidenced in the restoration of notable and costly structures and in the erection of innumerable buildings of a superior class. The desirability of the city as a place for the safe investment of capital in realty and its improvements has, in consequence, been enhanced, the field enlarged and its opportunities absorbed. Values have so far in-



The Donahue Statue

Lotta Fountain

creased as to further attract the attention of money centers of the East, and building enterprises of the highest importance, promoted and financed in New York, Chicago and other cities, are adding to the wealth and resources of this city. When rebuilt San Francisco, in all likelihood, will represent in its marts of trade, its hotels, theaters and its public buildings the most perfect types of modern architecture.

Notwithstanding financial entanglements arising from a conflict of interests between the fire insurance companies involved and many of their policy holders, San Francisco has been rapidly rebuilt. Primarily, this is due to the indomitable spirit of its citizens, to

the long distances between San Francisco and the mills, and to the cost and delay incident to transcontinental transportation. California is rich in mineral ores necessary to the manufacture of iron and steel, possesses an abundance of native fuel and has cheap communication with the coke furnaces of Siberia. With the building of extensive iron and steel plants on the shores of the bay contiguous to this city the future expansion of San Francisco will be expedited and its cost materially cheapened.

The recent expenditure of large sums of money in public and private enterprises has broadened the scope of San Francisco's activities and permanently fixed



Building for Miss Jennie M. Blair *William Mooser, Architect, Union Trust Bldg.*
Northwest Corner of Ellis and Mason Streets

the influx of new capital and to a general realization of its possibilities. The compensating features of the late catastrophe have been made especially plain in focusing the attention of the world upon San Francisco, not alone as the chief city of the Pacific Coast, but owing to the mineral and other natural wealth of this State, a probable manufacturing competitor. Its geographical position, transportation and other general interests will conspire to make of it an effectual rival of the powerful producing cities of the East. One of the chief difficulties encountered in rebuilding the city has been, and is, a shortage of structural steel—retarding its growth and entailing the loss of much money. This circumstance can be attributed to

its status in the world of finance. It has become the distributing point for the surplus of wealth centralized here for investment, and which is now being profitably employed in exploiting the new gold fields of Nevada. The reciprocal relations thus established between this city, the East and mining interests of promising magnitude have created a further demand for active capital and the products of local mills and factories.

The consolidation, for the time being, of many of the mercantile and manufacturing interests of San Francisco in the near neighborhood of its railway terminals has changed the complexion of a hitherto comparatively unknown district. It has materially added to the wealth of the "Mission" and enhanced

its real estate values. This change has been brought about by the extension of the shipping facilities of the Southern Pacific and Santa Fe railway systems, to which, in all likelihood, will be added the terminal of the Western Pacific railway, which are now and will be connected by inlets with deep water. Owing to the increase of revenue arising from the general prosperity of the city's shipping interests it is proposed to present to the Legislature for enactment at its next session a law authorizing the issue of bonds, the proceeds of which are to be expended in further enlarging and extending the piers and other facilities of the water front. It is believed, in that event, the

ing the water front from end to end, and will connect by a practical and safe route the wholesale and manufacturing interests adjacent to the bay. The extension of this transporting facility will expedite by quick carriage not only the business of the city's great trans-continental terminals, but also of its ocean freight carriers.

A panoramic view of the new shipping district of San Francisco reveals shifting scenes of interest and gayety. The general aspect of its principal streets discloses quaint and picturesque bits of architecture. Van Ness avenue, animated with eager life, recalls the Market street of old, at one time in its history



Equipped with Otis Elevators

Wells Fargo Building, Mission Street, Corner Second

Meyers & Ward, Architects

steadily increasing revenues arising from tolls and similar charges will, as proposed, indemnify the State, otherwise the bonds will be redeemed by a special tax submitted to a popular vote of the city wherein the improvements are made. San Francisco will be tremendously benefited by the passage of this measure as, owing to its growing volume of marine shipments, the bonds will prove a safe investment for buyers of securities. It is also suggested the State extend and operate the "Belt Railway" for the purpose of bringing into close communication all parts of the harbor shore. This road, if prolonged, will unite the northern and southern ends of its shipping facilities by travers-

the most typical in the world. Within this quarter are gathered both the economies and the pleasures, the necessities and luxuries of social life. It comprehensively typifies the San Francisco of the past and the future in its cosmopolitanism and atmosphere. It is a study of "how to get there," an unique and successful human effort. It has been transformed by courage, quick to utilize opportunity, and embodies the spirit of the times. The manner of its changing was as bold as its results are practical and startling. Dwellings of the opulent have been converted into marts of trade and grassy plots into sites of commerce within a night. Miniature hotels, richly appointed,

Parisian shops, brilliant cafes and hospitable theaters solicit the lovers of pleasure, art and ease. The metropolitan and artistically equipped department stores of the district, upon the furnishings of which have been expended fortunes, are an earmark of the liberal and indomitable enterprise that is being directed to the improving and beautifying of the whole city.

Further to the west and paralleling Van Ness avenue is Fillmore street, also lately given over to the wants of the purchasing public. California and Geary streets, lesser arteries of trade, form the

enterprise transformed. The havoc caused by the conflagration has been replaced with buildings, some completed and in course of erection, and the feeling of panic that followed the realization of the great financial loss which depressed San Francisco has been changed to elation. Within this district is an area comprised of twenty-five hundred and more acres, equal in extent to five hundred or more city blocks of the most desirable business part of the city, nearly all of which have been improved, either by the construction of modernized buildings or the clearing away of



New Thurlow Block
S. E. Corner Sutter and Kearny Streets

Armitage & Rowell, Architects

northern and southern boundaries of this imperfect quadrilateral within which the larger part of the retail business is now being done. Van Ness avenue is the western boundary of the major portion of the burned section, and from vantage points of observation, formed by the intersection of cross-town streets, a comprehensive view of the permanent rehabilitation of the city is visible. Beyond this section and stretching out to the bay are some four square miles of territory covered with the wreckage and ruins of earthquake and fire—presenting a scene of desolation which has been, through the courageous activity of

debris. Valuable parcels of this realty are being held, unimproved, for speculation purposes, which policy, while apparently retarding the more rapid and stable expansion of the burned district is proving of large financial profit to its projectors.

The stringency of the money market during the six months immediately following the fire, owing to the demand for gold on the part of commercial and manufacturing interests of the country, has had no appreciable effect upon the growth of the city. According to a statement of the United States Treasury it was during this crucial period in the history of

rehabilitation, that Secretary Shaw was forced to release, by the redemption of securities, some sixty million of dollars to satisfy the demands of financial circles to transact the business of the country and, in addition thereto, has imported during the entire period since the disaster one hundred and ten millions of gold coin for the same purpose. This statement, officially made, together with the assertion that firms of international credit were compelled to pay seven per cent. on loans, is forceful testimony to the difficulties overcome in rebuilding.

dependent of these sums is the expenditure to be ultimately incurred by the city in the departments of street and sewage works, in perfecting other utilities and in the restoration of its public offices. It is estimated that within the coming five years San Francisco will have solved, by its marvelous growth, the problem of the most recent and approved methods of building by the further expenditure of vast sums of money necessary to this purpose. The millions thus distributed will be returned, and are now returning, to investors in the form of increased values and



Erected by the Citizens of San Francisco in Honor of the
California Volunteers, Spanish-American War

To the present time there has been expended, approximately, in the work of reconstructing San Francisco, twenty millions of dollars for temporary, and some sixty millions of dollars for permanent buildings. In repairing the handsome office structures originally erected at an enormous outlay, which remained standing when the task of rehabilitation began, an additional sum of twenty millions have been spent. These sums aggregate a total of one hundred millions of dollars, which does not include the cost of erecting ten thousand or more cottages and of restoring many of the city's costly residences. In-

rentals in that portion of the city most effected by the fire and as well in an area of more than twenty square miles of dwellings. The population of the city will have kept pace with its general expansion, and the most sanguine hopes of a Greater San Francisco brilliantly realized.

Prior to the disaster an elaborate system of street and park improvements for the purpose of beautifying San Francisco and to be ratified by public approval was formulated under the direction of an association of citizens. Among these gentlemen are representatives of not a few of the oldest and wealthiest estates

in the city and county of San Francisco who are, in the main, responsible for the authorization of a system of urban and suburban embellishment, hitherto unequalled. To them was delegated, with the aid of Architect General Burnham, who conceived the general building scheme of the Columbian Exposition, and who created the intact Merchants' Exchange, the task of practically carrying out the undertaking. The amount of money involved and the time to be expended in performing this work, as originally planned,

of refurbishing and redecorating Golden Gate, Jefferson, Washington and other parks has been deterred, these public pleasure resorts having been for months the beautiful homes of the fire sufferers. The act of government in speedily sending financial, hospital and military aid to the city at the time of its deepest and darkest distress served to buoy the spirit and courage of the people. The gates of Presido Reservation were thrown open and its parks and buildings also became happy places of refuge.



M. J. Brandenstein Building

were one hundred million of dollars and a period of ten years. To the members of this association and other leading citizens was entrusted the reorganization of the city's affairs during the days immediately following the memorable eighteenth of April, and who voluntarily supplemented the immediate and effective work of the municipal authorities. Civic pride has not permitted the "Burnham scheme" to die, for the continuous efforts of the association's members are visible in the modifications of the original plans now under way and accomplished, and which have been officially adopted. The more practical suggestions of the scheme have been accepted, and the further work

Eastern capital has been and is concretely typified in the Mills Building, which remains the most ornate and among the costliest of the pioneer office structures of the city. It, too, is a monument to a native genius and local pride that finds further expression in the towering walls of the new Palace, San Francisco's most famous hostelry, now in course of construction, and to the St. Francis, a hotel of beauty and elegance. These valuable and luxurious properties were built and are owned by local estates of wealth, whose possessors reside abroad, but who yet retain their immense holdings in this metropolis intact. Among other striking structures, which withstood the stress

of the disaster, is the General Postoffice, a noble pile of marble and interior design and ornamentation, and the grandeur of its corridors and the mosaic of its walls were scarcely disturbed by the force of the earthquake. It represents the highest expression in national architecture, and although widely different in design is, in its happy fate, singularly like the Mint. The latter escaped destruction only after a terrific and memorable struggle—a struggle that further endears the old building to San Franciscans and perpetuates its historic associations.

From a period of gloom San Francisco has emerged triumphant. Within a year it has re-established its credit; its banks overflow with the savings of labor and the accumulations of wealth. Its commerce has enlarged and its public utilities are restored. The functions of government are normal and its duties, despite friction incident to the travail of a new and glorious birth, are being satisfactorily discharged.

Out of chaos has come order, and although the clouds were dark and ominous, the silver lining has been beautifully revealed.



Sing Fat & Co.'s Building, Chinese and Japanese Bazaar
S. W. Cor. California and Dupont Streets



D. S. Dorn, Owner

Hotel Rex
Turk Street, between Jones and Leavenworth Streets

Dodge & Allen, Architects



Savage Building *Dodge & Allen, Architects*
Powell Street, between Geary and O'Farrell Streets



Eugene Stoupe Building
N. E. Cor. Post and Larkin Streets

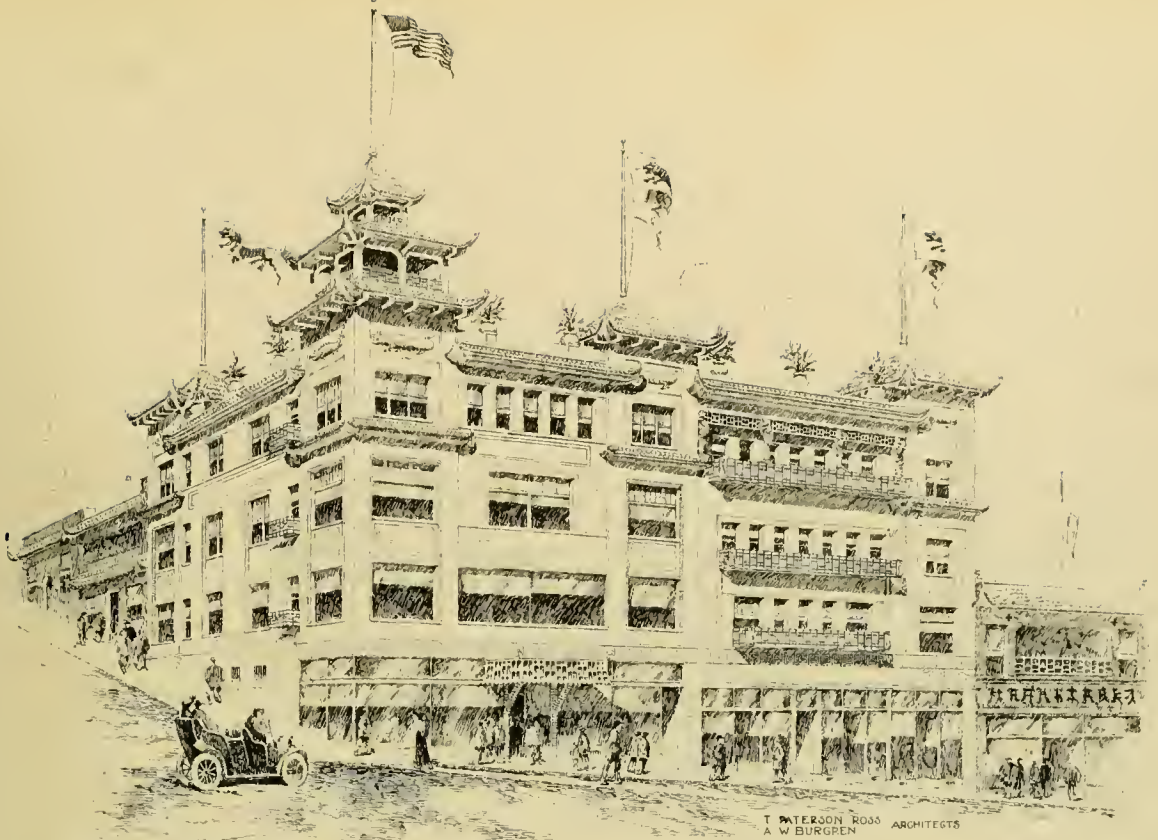
David C. Coleman, Architect



Mrs. Frank J. Sullivan, Owner

The White House, Raphael Weill & Co., Inc.
Cor. Grant Avenue and Sutter Streets -

THE WHITE HOUSE
RAPHAEL WEILL & CO. INC.
1015 SUTTER ST.
MRS. FRANK J. SULLIVAN
GENERAL MANAGERS



Sing Chong Co., Inc., Building, Chinese and Japanese Bazaar
N. W. Cor. California and Dupont Streets T. Paterson Ross, A. W. Burgren, Architects



The Hetman-Weil Building

Albert Pussis, Architect



Tait's Pompeian Garden, a Famous Resort
Cor. Van Ness Avenue and Eddy Street



Madison & Burke, Agents

California Optical Co. Building
S. E. Cor. Grant Avenue and Post Street

Herman Barth, Architect

Commerce

By A. L. BARNARD, Western Press Association



HE water front of San Francisco comprehensively pictures the general activity of the city. It is the pulse of local, industrial, commercial and transportation interests and reveals the spirit and general progress of a rejuvenated metropolis.

The harbor, always regarded as the medium by which San Francisco was to attain civic greatness

and the time of the city's disaster is reflected in the impetus given the shipping of this port. The prophetic view of the marine greatness of the metropolis, set forth in "Modern San Francisco," a volume issued under the management directing this enterprise, has been realized and the great benefits accruing to the city, the State and the Pacific Coast are now magnificently apparent. The present flattering condition of the city's marine and shipping



Chart Showing Route of the Pacific Mail Steamship Co.

and mercantile power, has been the first of the city's resources to respond to the wide-spread demands made upon it. Aside from its foreign interests it has been the most powerful ally of the builders engaged in the work of rehabilitation. Its individual importance is enlarged, and the sphere of its future usefulness requires the consideration of vast improvements and the most intelligent and liberal consideration. Millions are to be spent during the coming years in addition to sums already appropriated for the same objects, in encouraging its domestic and foreign trade, in materially and substantially adding to its facilities for the safe docking of the largest of ocean freight carriers, for the dredging of its inlets, and the building of seawalls. The unprecedented prosperity of the whole country during the period intervening between the present

interests is due mainly to the circumstances that after the most heroic struggles these utilities were saved comparatively unimpaired which enabled commercial and industrial enterprises to recoup immediately after the fire. The policy of the Harbor Commissioners to give water front improvements a stable character and to expend the sum of two or more millions of dollars appropriated by the Legislature in building seawalls and enlarging berthing and docking facilities is being energetically prosecuted. The following summary of proposed additions and enlargements, together with a forecast of the ultimate widening and utilization of Islais Creek, present a gratifying view of the plans contemplated and the work now in progress: To direct the disbursement of the sum of two millions of dollars arising from the bond issue of November, 1905, and recently

favorably passed upon by the State Supreme Court, to the erection of 4,400 feet of seawall, to cost \$770,000; to extend East Street along the latter southward, and to improve the usefulness of the same by curbing, paving and widening to accommodate the demands of traffic. This commercial thoroughfare will then present a uniform and generous appearance, and will extend from the seawalls northward to the extreme southern limits of shipping and industrial activity. The sum of \$125,000 will be given over to this purpose, to which should be added the cost of building thirteen modern cylindrical piers to replace the ones in use, and which will be constructed at intervals from the Pacific Mail Dock at the foot of Harrison Street along the proposed seawall, the most important section of the water front of San Francisco, reaching from Fishermen's Wharf, to the north, to Central

a lease of the same for a period of fifteen years. The Harbor Commissioners reserve the right to collect all tolls and dockage, which amounts to a million per year. The remainder after deducting the cost of maintenance, reverts to the State. The immense passenger and freight traffic of the Pacific Mail Company will doubtless soon require additional room for the transaction and expediting of its business with the Orient and home connections.

After the reconstruction of the water front, exclusive of plans projected for China Basin, the aggregate length of its berth room will be 49,104 feet, an increase of 7,283 feet. Along the seawall, when completed and available for landing purposes, the length of bulkhead will equal 10,240 feet, an increase of 1,455 feet. The practicability of the extension of the seawall is further emphasized in



The Mongolia

Basin, a distance of three and a quarter miles. The erection of the new seawall will add eight blocks, equal in area to twenty fifty-vara lots, to the resources of the Harbor Commission, and will prove the source of additional revenues for improvement purposes. These lots at a conservative estimate will be worth a million dollars and, of course, become the property of the State. The agencies of the water front practically uninjured by the effects of the disaster included ten piers 800 feet in length and twenty-six 600 feet long, and the necessary facilities for the passenger boats plying between this city, Oakland, Alameda, Berkeley and other bay shore cities. In addition thereto were the four slips used by the railway companies for the transbay movement of freights, with which accessories the commercial rehabilitation of San Francisco was begun. The Pacific Mail Company advanced to the State in the form of rentals the sum of \$371,000, with which was constructed two of its largest piers, the company taking

the fact that the bulkhead and berthing space of China Basin are to be conserved and added to the water front's present advantages. The money to be used for this purpose will flow from the swiftly increasing tonnage of this port. The proposed improvement at Islais Creek, an inlet of the bay forming natural dockage facilities, presents to the Harbor Commissioners a field for additional investigation and exploitation. The engineering problems to be overcome are simple, among which are its dredging and the building of retaining walls. The latter will reclaim a large area of mud flats and impound the silt. To remove the latter, amounting to some 4,500,000 yards, will require \$300,000, and for the erection of 8,000 feet of seawall a further sum of \$1,500,000 is necessary. When these plans are carried out, the State will possess 4,000 feet of navigable water-way, 200 feet in width, reaching from the bay to the interior of an industrial and commercial center of the city. The advantage of

this projected scheme to tap the business activity of the city is obvious. It is also proposed to dredge Channel Street, another important water-way to the bay in the immediate neighborhood of the railway terminals, by deeper dredging, and to broaden to a width of 100 feet its present conveniences for the handling of building material.

The dockage tolls in San Francisco are controlled by the State and tabulated on a liberal and simple plan, it being the only considerable American port whose finances are so governed. The rates charged are normal, and are expended on the wharves and in their management. These expenses are naturally

growing with the commerce of San Francisco, and in consequence the further improvement of the water front is assured on a scale commensurate with its relative position in the world of shipping. It is the chief port of entry for the Pacific Ocean, and the volume of its imports and exports compare favorably with those of New York, Philadelphia and Boston. New Orleans alone equals it in the increase of its marine business. Its tonnage, which in all probability will exceed eight million tons in 1907, elevates it to a position equalled only by the tonnage of Liverpool, Antwerp and Rotterdam, three of the chief ports of the Old World.



U. S. Gunboat at Dock

An Oil Pipe Line Across the Isthmus of Panama



If all the articles of commerce were as volatile as crude petroleum oil, President Roosevelt and his administration would not need to lend their splendid energies to the building of the Panama Canal. We could pipe our products across the Isthmus of Panama from the hold of the vessel waiting on the Atlantic side of the Isthmus to the craft on the Pacific side and vice versa. This is precisely what a San Francisco concern, the Union Oil Company of California, which really belongs to the whole Pacific Coast, has done. Through the completion of this pipe line the company may pump oil from the tanks of their

The importance of the growth and development of the mineral oils of California is of vast significance to every industry of the Pacific Coast; it means much not only to the entire West and to the Orient, but one may say without exaggeration to a large part of the civilized world. The reason is obvious. No other fuel or illuminant may be so easily and cheaply transported or lends itself to such a variety of commercial uses. As a cheap fuel which will not be displaced, California petroleum is now used on most of the locomotive engines of the far western railway lines, it is used on many stationary engines; it is used on steam vessels and other marine craft, coming opportunely when the high price of coal as fuel was a serious bar, by



The Korea

steamers on the Atlantic side across the Isthmus through the pipe line to their craft on the Pacific side and vice versa. This amazing achievement is not so startling in this day of industrial wonders as it would have been in the times of Jules Verne. Nevertheless, it marks a new era in many of the manufacturing industries of the Atlantic Coast which can profitably use petroleum; it is one of the big accomplishments of the decade.

California crude oil has become almost as famous as its gold, despite the fact that it is only comparatively a few years since the existence of general deposits in the State became known throughout the world. From a monetary standpoint, however, the production of petroleum is the greatest industry in the State and far exceeds that of gold.

reason of its great expense, to the extension of traffic facilities. California petroleum came into immediate favor and "oil burners" supplanted the crude and expensive methods in vogue on railroad and steamships. No fuel is so easily loaded and carried, nor gives as great a steam efficiency for the cost of it. Tank steamers have become a feature of our trans-Pacific commerce, and in China, Japan and the Philippines we have seen much California petroleum which, indeed, now ranks among our leading exports.

The Union Oil Company of California, one of the strongest and largest concerns in the United States, which has been in the oil business for about a quarter of a century, has taken a prominent part in bringing California to the point where it is looked to as a chief source of the world's petroleum in coming gene-

rations. Indeed, the greatest oil discovery that the outside world had ever known occurred on lands of the Union Oil Company of California in Santa Barbara County when a stupendous gusher broke forth with the amazing yield of fifteen thousand barrels of fine oil a day. The amazing find caused great excitement in this region where, by the way, the Union Oil Company of California owns 77,000 acres of land, including fourteen miles of sea coast. The oil is of high gravity and A1 quality; in fact there is none better. Prospectors rushed into the country eager to buy at fabulous prices territory known as oil land, and the resulting excitement can only be compared to that which ensues on the finding of gold in a new and frontier country.

The Union Oil Company is heavily interested in great properties in all the oil-producing counties of California: Kern, Fresno, Los Angeles, Ventura, Orange, San Benito, etc. When one of its great wells on the south slope of the Lompoc incline in Santa Barbara County was discovered it was thought by engineers that the remarkable oil formation existed for more than twenty miles, this theory has been borne out by subsequent developments.

In line with the spirit of the age the company not only controls its own sources of supply but the mediums through which these supplies are conveyed to the purchasers throughout the world. The company is thus absolutely independent of common carriers, and, besides this it may market its goods both quickly and economically, saving to itself the large profits of middlemen. Its extensive pipe lines throughout California, its large refineries, its fleets of fast oil-steamers and other vessels, and its admirable shipping facilities embracing the most modern wharves, docks and piers, place the company in command of the essentials of a vast business. It possesses in abundance the natural supply of a world commodity and the means to place this supply to the world's demands in marketable form. The pipe lines of the Union Oil Company of California have immensely stimulated the industry as a whole.

The company enjoys exceptional shipping facilities. At the company's wharf at Oleum in San Francisco Bay, the largest vessels can tie up and in a remarkably short space of time discharge or receive their cargoes; the tracks of both the Santa Fe and Southern Pacific railroads run to the end of the wharf. The facilities for distribution are apparent when it is known that the company has at least seventeen distributing points in California, three in Hawaii, besides others in Portland, Seattle, Vancouver, B. C., Nome, Alaska, and other places.

Not only is the company prepared to deliver oil to manufacturers and consumers of almost every country washed by the Pacific Ocean, but it has extended its connections to the Atlantic through its pipe line as already noted. The pipe line and plant have a capacity of 25,000 barrels a day.

The manner in which the Union Oil Company of California has extended the market for California

petroleum may be known by the fact that it manufactures the best asphaltum in the world. This asphaltum makes the cheapest and most popular, the most durable, the most reliable, and the most convenient paving known. All the big Eastern cities use this brand of asphaltum, which is known as the Diamond brand. In New York City alone no less than two hundred and twenty-eight streets are paved with it. The demand for the Diamond brand of asphaltum has advanced with great rapidity. In fact asphalt is recognized as the best street paving material. Twelve or fifteen years ago one hundred tons of asphalt was considered a great supply. Today a vessel will load twenty-five hundred tons at the Union Oil Company's Oleum wharf and no one will think anything about it.

Pacific Coast municipalities and, in truth, cities anywhere which are considering the perplexing problem of street improvement, will save time and money and secure better thoroughfares by consulting Mr. John Baker, Jr., who has the direction of the manufacturing and sales department of the Union Oil Company of California and of the California Asphaltum sales agency. Under Mr. Baker's able management the use of California asphaltum has increased to a remarkable degree. The seemingly prosaic subject is a far more technical one than the average layman is aware. And it is only by an infinite deal of scientific study and the



Hooker & Lent Building
S. W. Corner First and Market Streets

Meyer & O'Brien, Architects

constant application of patience and the assistance of great capital combined with excellent management that the Diamond brand of asphaltum has reached a degree of perfection insomuch that it stands above and beyond competition.

The rapid rise of Mr. Baker shows what it is possible for a young man to make of himself in the oil industry. John Baker, Jr., was born October 28, 1872, at Bristol, England. At the age of fourteen he came to Los Angeles. When still a very young boy

Mr. Baker entered business and since January, 1899, he has been, as already stated, head of the manufacturing and sales department of the Union Oil Company of California, with headquarters at San Francisco. Mr. Baker is, as well, a member of the Executive Board of the Union Oil Company, and president of the Claremont Oil Company of San Francisco, which owns a number of large producing wells in Kern County, besides holding other responsible positions of a deeply important executive and financial character.



Six Company's Building
W. Side of Commercial Street, between Kearny and Dupont Streets

Petroleum, a Cheap Fuel, Renders San Francisco a Promising Industrial Center



THE proximity of San Francisco to the largest oil fields in the world is an incalculably valuable commercial asset, and one which must not be overlooked in an estimation of the city's future as an industrial center.

Before the production of crude petroleum oil in large quantities, coal was the fuel most used, and as it was necessary to import this commodity

it may be used in smelting operations, so that it fills to satisfaction every use for which coal was formerly required. The many uses to which California petroleum and asphalt are being put in the rebuilding of San Francisco are so obvious as not to require comment.

One of the men who tapped the rocks or, more precisely, oil sands, from which oil gushed forth in California was Mr. J. A. Chanslor of Los Angeles, presi-



Herman Levy Building
N. E. Corner Third and Stevenson, Adjoining the "Examiner"

Arthur T. Ehrenfort, Architect

from considerable distances it seemed improbable that San Francisco would be enabled to compete in manufacturing with Eastern centers. Oil, however, is found to be a better fuel than coal, cheaper, and much easier to handle. A process has now been invented by which

dent of the Associated Oil Company of California, one of the largest concerns of its kind in the world.

The names of Mr. Chanslor and his associates, the directors of the Associated Oil Company, will always be linked in the public mind with the romantic redis-

covery and mammoth growth of the crude petroleum industry in California. Although Mr. Chanslor did not first discover oil in California as James Marshall first discovered gold, yet he was one of a group of men who has rendered a peculiar value to the industry in the discovery and extension of many new fields and helped to bring the production of California crude oil to its present vast proportions.

The assets of the Associated Oil Company as shown by the fifth annual statement of Mr. Scribner, secretary of the company, reach the large total of \$52, 514,-595.55.

The management of the Associated Oil Company presents the highest type of industrial direction comprising the ownership of vast and productive natural resources and a thorough equipment to bring its products to the markets of the world. The company controls 54,648 acres of oil land, of which 27,523 acres is lease-hold, the remainder being owned in fee simple; it has two hundred and twenty-seven oil wells which last year (1906) produced five and one-half million barrels of oil. But in addition the company is a vast purchaser and has bought up enough oil to cover all contracts for future delivery as well as existing sale contracts. One of the pipe lines runs from Coalinga to Monterey, at which point there are piers, wharves, and great tanks—a distance all told of 110 miles. The oil is kept moving in a constant stream in this pipe. The other pipe line runs from Santa Maria to Gaviota, a distance of some thirty-five miles. At Gaviota the company has a large refinery with a daily capacity of nine thousand barrels. A large fleet of vessels owned by the company take the oil which is piped to the ocean to all parts of the world. Among the steamers are the "W. S. Porter" and the "Rosecrans"; then there are the ships "Marion Chilcott" and "Falls of Clyde"; the schooners "Santiago," "Rhoderick Dhu," and "Monterey," while there are several tugs including the great ocean-going tug "Navigator," and a number of barges.

A strong figure in the multitudinous activities and progress of the Associated Oil Company is Mr. W. S. Porter, first vice-president and general manager. Of course, a position of this character would bespeak a man of exceptional executive ability. Mr. Porter not only possesses this trait to an unusual degree, but he is an able financier and a remarkably conservative, yet aggressive and far-seeing business man. His policy has done much to make the company one of the most powerful and useful corporations upon the Pacific Slope, employing many thousands of men, opening up new territory and creating a market for California petroleum. The company is in excellent condition. The depression in the price of oil that existed in the past few years has apparently vanished forever owing to the tremendously increased markets. The price, it should here be observed, has advanced both to the consumer and the producer. The Associated Oil Company is constantly increasing its purchase and development of oil territory, and is a large purchaser of oil. Its storage capacity of oil is enormous.

Its steel tanks and oil reservoirs can at one time store four million barrels of oil. The company has now on hand in the field and in its distributing plants 3,689,000 barrels, an increase of more than 2,000,000 barrels over 1905. It owns eighteen distributing stations in the Hawaiian Islands, California, Oregon and Washington, which supply an immense number of industries and furnish oil to the great steamers of the Pacific and the people of the Orient. Its quick assets amounted to almost \$2,700,000. Between January 1 and February 19, 1907, the Associated Oil Company redeemed bills payable amounting to more than \$475,000. The high standing and splendid condition of the company, the tremendous growth of the oil industry render its future and its prosperity unquestionable.

The directors of the Associated Oil Company are: F. H. Buck, C. A. Canfield, W. F. Chanslor, J. A. Chanslor, E. C. Dumble, Burton E. Green, W. F. Herrin, Wm. G. Kerchoff, W. S. Porter, O. Scribner, M. H. Whittier. The officers are: J. A. Chanslor, president; W. S. Porter, first vice-president and general manager; W. F. Chandler, second vice-president; B. E. Green, treasurer; O. Scribner, assistant general manager and secretary; W. A. Sloan, assistant secretary.

The figures and statistics here given surely indicate the gigantic transactions and ownership of the Associated Oil Company. The names of the directors and officers are those of men actively identified with the rise and growth of the crude petroleum industry of California to its present stature. It is a pleasure in these days when so many of the great captains of industry have come, often unjustly, under newspaper and public criticism as being manipulators and not producers of wealth, to record the well-known fact that the Associated Oil Company has been, and will continue to be, one of the most powerful influences for the welfare and prosperity of the Golden State. No company has done more to help the State than the Associated Oil Company of California.



Flood Apartments
Southwest Corner Polk and Ellis Streets
Carey & Welsh, Architects



Clunie Building
Southwest Corner Montgomery and California Streets



Joshua Hendy's New Building



John B. Leonard, Engineer

Sheldon Building
Reinforced Concrete Construction

Benj. G. McDougall, Architect



Majestic Hotel
1500 Sutter Street, S. F.



COMMERCIAL BLOCK - S. F. COR. CALIFORNIA & FRONT STS.
T. J. WELSH - J. W. CAREY - ASSOCIATE ARCHITECTS.

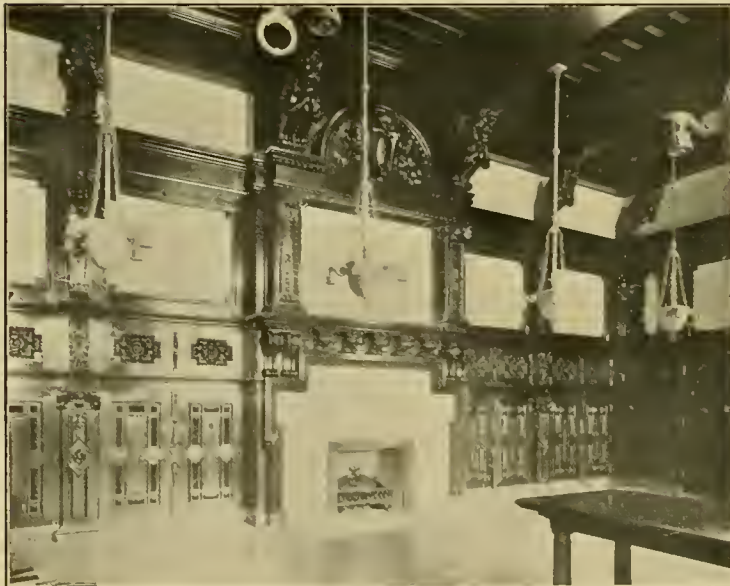


New Mills Building
Northeast Corner Bush and Montgomery Streets

D. H. Burnham & Co. Architects



Interior View of Main Postoffice



Interior View of Main Postoffice

Battleships Built in San Francisco



IT WILL always be accounted to the glory of San Francisco that she built the famous battleship "Oregon," whose wonderful trip around the Horn in the early days of the Spanish War stands as the most amazing cruise ever made by a man-of-war.

The wonderful "Oregon" is not California's only contribution to the sea defenders of the American flag. Among other great warships built in San Francisco are the armored cruiser, "California," the famous pro-

Iron Works Company, of San Francisco. This company has more than any other concern endowed the Pacific Coast with the reputation of being a builder of fine ships.

The Union Iron Works is a credit to San Francisco in the eyes of the world. The company is enterprising and is a generous employer of high-priced labor. Its amazing achievements in ship-building in the face of competition with Eastern plants where labor is much less and raw material is much less, and where facilities are more abundant, is a commentary upon



U. S. Cruiser "Milwaukee"

teeted cruiser, "Olympia," whose guns fired by the invincible Dewey in Manila Bay on the first day of May, 1898, awoke a reverberation that thundered round the world. Then there is the protected cruiser "Milwaukee," the monitor "Monterey," the gunboat "Wheeling," torpedo-boat destroyer "Farragut," and a number of submarines.

The construction of battleships is the most intricate, the most expensive, the most responsible, and the most technical kind of shipbuilding. All the warships mentioned here have been built by the Union

the energy and enterprise of the managers of this concern. As one of the great and powerful shipbuilding institutions of the world, the Union Iron Works Company has done much to bring San Francisco to a position of prominence among sea-going men, shippers and commercial men everywhere. The operations of this company are too vast, and its accomplishments too huge, to be more than hinted at here. It is a matter of distinct pride, however, to every Californian to say that in his State have been built some of the finest battleships that have ever cruised the seas.



U. S. Gunboat "Wheeling"



Japanese Cruiser "Chitose"



U. S. S. "California"

Battleships Built by Union Iron Works Co.

U. S. S. OREGON.

Length, P. P., 348 ft.; length over all, 351 ft. 2 in.; beam, W. L., 69 ft. 3 in.; draft, mean, 24 ft.; displacement, 10,288 tons; speed, trial, 16.79 knots; indicated horsepower, 11,037; bunker capacity, 1450 tons.

Guns in turret, four 13 in. and eight 8 in. breech loading rifles; guns broadside, four 6 in. rapid fire; secondary battery, twenty 6 pounder, four 1 pounder rapid fire, one 3 in. field, and four 30 Cal. A; torpedo tubes, three 18 in.

Protected deck, forward, 3 in.; aft, 3 in.; ends, 2 $\frac{3}{4}$ in.

Armor: top, 18 in.; bottom, 8 in.; water line, 18 in.; 13-in. turret, 15 in.; 8-in. turret, 6 in.; 13-in. barbette, 17 in.; 8-in. barbette, 8 and 6 in.

U. S. S. CALIFORNIA.

Length, P. P., 502 ft.; length over all, 503 ft. 11 in.; beam, water line, 69 ft. 6 $\frac{1}{2}$ in.; draft, mean, 24 ft. 1 in.; displacement, 13,680 tons; speed, trial, 22 knots; indicated horsepower 23,000; bunker capacity, 2075 tons.

Guns: in turrets, four 8 in. breech loading rifles; broadside, fourteen 6 in. rapid fire; secondary battery, eighteen 3 in. rapid fire, twelve 3 pounder S. A., two 1 pounder rapid fire, two 3 in. field, four 30 Cal. A., two 30 Cal. M.; two 18 in. submerged torpedo tubes.

Protected deck, forward, 4 in.; aft, 4 in.; ends, 1 $\frac{1}{2}$ in. and 4 in.

Armor: top, 6 in.; bottom, 5 in.; water line, 6 in.; turret, 6 $\frac{1}{2}$ in. and 6 in.; barbette, 6 in.

U. S. S. OLYMPIA.

Length, P. P., 340 ft.; length over all, 344 ft. 1 in.; beam, water line, 53 ft. 1 $\frac{1}{2}$ in.; draft, mean, 21 ft. 6 in.; displacement, 5,805 tons; speed, trial, 21.69 knots; indicated horsepower, 17,080; bunker capacity, 1075 tons.

Guns: in turret, four 8 in. breech loading rifles; broadside, ten 5 in. rapid fire; sec-

ondary battery, fourteen 6 pounder and four 1 pounder rapid fire, one 30 Cal. A., one 30 Cal. M.; six 18 in. torpedo tubes.

Protected deck: flat, 2 in.; slope, 4¾ in.

U. S. S. MILWAUKEE.

Length, P. P., 424 ft.; length over all, 426 ft. 6 in.; beam, water line, 66 ft.; draft, mean, 22 ft. 6 in.; displacement, 9,700 tons; speed, trial, 22.22 knots; indicated horse-power, 24,166; bunker capacity, 1650 tons.

Guns: in turret, none; broadside, fourteen 6 in. rapid fire; secondary battery, eighteen 3 in. rapid fire, twelve 12 pounder rapid fire, eight 1 pounder rapid fire, two 3 in. field, four 30 Cal. A., two 30 Cal. M.; five torpedo tubes.

Protected deck: flat, 2 in.; slope, 3 in.
Side armor, 4 in.

U. S. S. MONTEREY.

Length, P. P., 256 ft.; length over all, 260 ft. 11 in.; beam, water line, 59 ft. ½ in.; draft, mean, 14 ft. 10 in.; displacement, 4,084 tons; speed, trial, 13.6 knots; indicated horse-power, 5,104; bunker capacity, 206 tons.

Guns: in turret, two 12 in. and two 10 in. breech loading rifles; broadside, none; secondary battery, six 6 pounder and four 1 pounder rapid fire, two 6 m/m. A.

Protected deck: flat, 2½ in.

Armor: top, 13 in.; bottom, 5 in.; water line, 13 in.; 12-in. turret, 8 in.; 12-in. bar-bette, 13 in.; 10-in. bar-bette, 11½ in.

U. S. S. WHEELING.

Length, P. P., 174 ft.; length over all, 189 ft. 7 in.; beam, water line, 34 ft.; draft, mean, 12 ft.; displacement, 990 tons; speed, trial, 12.88 knots; indicated horse-power, 1063; bunker capacity, 230 tons.

Guns: broadside, six 4 in. rapid fire; secondary battery, four 6 pounder and two 1 pounder rapid fire, one 30 Cal. A.

U. S. S. FARRAGUT.

Length, P. P., 213 ft. 6 in.; beam, water line, 20 ft. 8 in.; draft, mean, 6 ft.; displacement, 279 tons; speed, trial, 30.13 knots; indicated horse-power, 5,878; bunker capacity, 95 tons.

Guns, four 6 pounder rapid fire.

Torpedo tubes, two 18 in.

U. S. S. SUBMARINE "PIKE."

Length, P. P., 58 ft. 6 in.; length over all, 63 ft. 1 in.; beam, water line, 11 ft. 11 in.



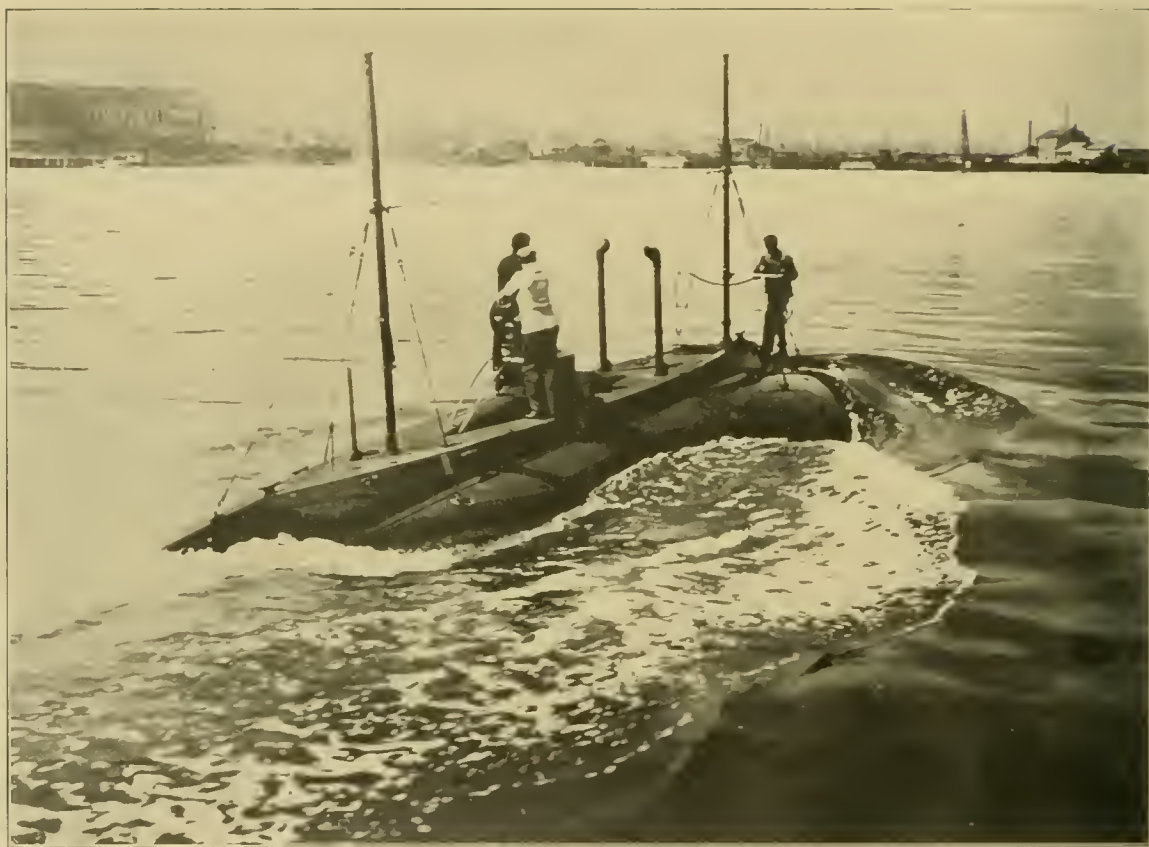
U. S. Battleship "Oregon"



U. S. Torpedo Boat Destroyer "Farragut"



U. S. Coast Defense Vessel "Monterey"



U. S. Submarine "Pike"

California's Wonderful Floating Gold Mines

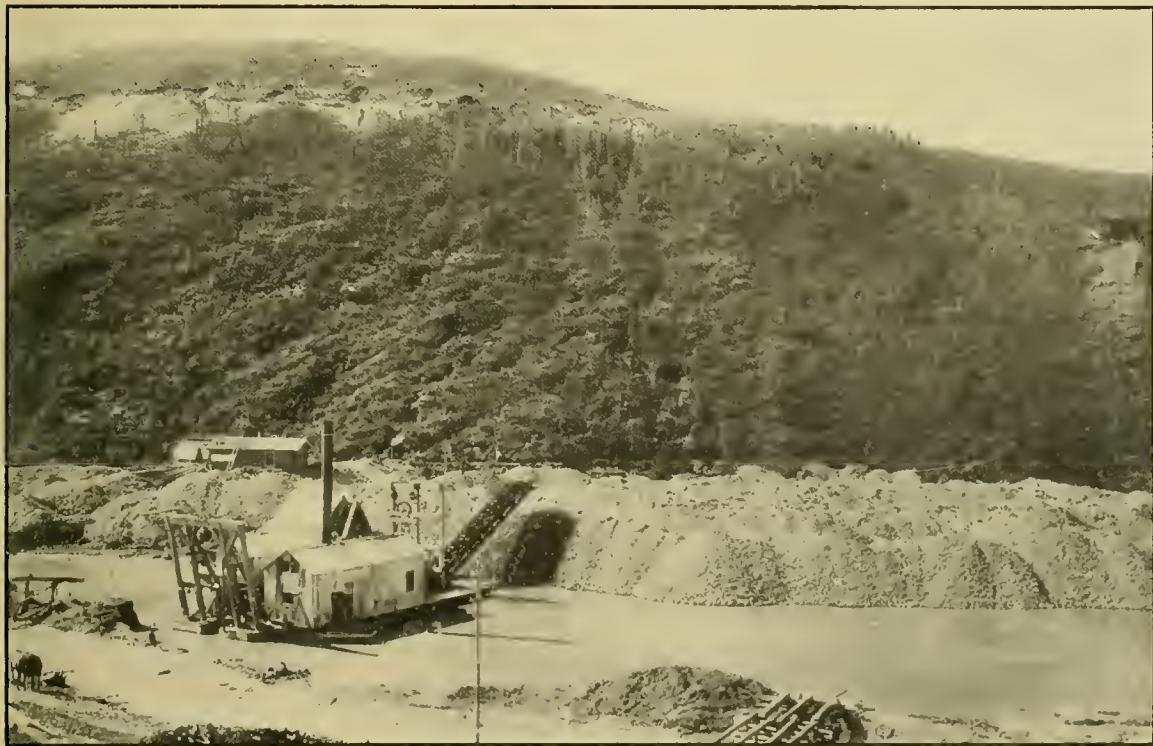
By Hamilton Wright



IN THE stirring days of the gold rush in California following that momentous December 24th, 1848, when James Marshall discovered gold on the north fork of the Feather River, almost all the gold of California was taken from the beds of streams.

Within two score of years, however, the richest pickings of these wonderful finds have been exhausted, and men left the placers for the gold mines whose enormous wealth still contributes to swell the huge

Though these deposits do not exist in the beds of streams, yet they bear a marked likeness to the placer gold. They are found in the vast interior valleys of California where the earth of the mountains for countless centuries has been washed down to form the beds of valleys. Today the gold dredgers of California are contributing in a wonderful degree to the yearly gold output of the State. In Oroville thousands and thousands of acres of orchard and valley land are being treated by these dredgers for gold. So remarkable has been the development of the



3¼-Foot Steam Risdon Gold Dredge

amount of money that had been yielded from the placers. Up to date California has contributed more than fourteen hundred million dollars to the world's gold supply, and the vast fortunes that have been thus made have done not a little toward the building up of San Francisco.

Latterly, however, the mining of placer gold has taken on a wonderful impetus through the introduction of the Australian gold dredging system into California. By means of floating gold dredgers which are, as it were, huge floating mines that burrow their way through the earth digging their own canal, vast beds of gravel bearing gold values are being reclaimed.

gold dredger in California that today this State is looked upon as the most advanced in the development of that particular kind of machinery. For years men continued to pan and sluice gravels in a crude way until the modern mining dredger, the most complex, the most scientific, and the most human machine in all the world made its advent, to the astonishment of miners everywhere. Today California stands at the head of the gold dredging countries, and miners from the most remote sections of the globe come here to obtain the latest particulars regarding the development of the machine.

Perhaps the finest gold dredgers known, certainly

the most efficient, are those dredgers built by the Risdon Iron Works, of San Francisco. More than ten years ago, when gold dredging was almost in its infancy in California, the Risdon Iron Works secured the services of Mr. R. H. Postlethwaite, who was at that time one of the most expert scientific dredgers, and had also great practical experience in New Zealand. Mr. Postlethwaite straightway introduced the latest methods from New Zealand, and as well constantly made many inventions and patents incorporated in the modern Risdon dredger. The Risdon gold dredgers are the strongest known, and, while more expensive than some other kinds of dredgers, are also more enduring. Their essential parts are made of

The gold dredger, marvelously enough, is the only kind of a boat which makes its own channel as it goes. It is not necessary to have a stream to operate one of these dredgers, as wherever enough water can be turned into an enclosure, say 100 feet square, the dredger will start and make its own channel as it goes along. A small stream will suffice to provide it with the necessary water to fill its channel and to treat its gravels. There is no more amazing sight than these huge dredgers in California which burrow their way through millions and millions of cubic yards of gold-bearing earth.

No concern has done more to build up California than the Risdon Iron Works. This huge concern em-



Risdon 3¼-Foot Gold Dredge

the finest quality of cast steel. Today dredgers made by this company are in operation in West Africa, the Philippine Islands, Idaho, Oroville, California, Fair Oaks, California, and many other places of Northern California, as well as in the Klondyke, etc. Each dredger is made particularly to meet conditions of the country in which it is to be worked. One of their steam dredgers now operating on Bonanza Creek, in the Klondyke, above Dawson, which cost about \$30,000, has up to this time returned a profit of \$500,000 in gold; and, although far removed from the machine shops where repairs can be made, it has been almost continuously in operation.

The Risdon gold dredgers are made to be operated either by steam or electric, and many of the miners are using the power of mountain streams which is converted into electric energy to drive their dredgers.

employs skilled engineers of world-wide reputation and has evolved the most lasting and valuable mining machinery known, its extensive constructions involving all kinds of milling machinery, steamboats, etc., giving employment to thousands of skilled workmen in the city of San Francisco. It has often been said that California was too far removed from the seat of the production of iron ores to enable her to compete with the manufacture of machinery in a large way with the great factories of the East, but this, however, has been successfully disproved by the Risdon Iron Works and other concerns which, by manufacturing a high type of machinery have not only given employment to thousands of men, but through their mechanical ingenuity have created new industries in California.

From Baltimore to San Francisco

Rapid Construction of the First Ocean to Ocean Railway



EVERYONE knows of the Western Pacific Railroad Company which is destined to complete a continuous transcontinental railway system from the Atlantic to the Pacific; from the harbor of Baltimore to the harbor of San Francisco. The work will,

when finished, mark the consummation of the dream of pioneers of the past four generations; it will mark the first single transcontinental railway system; in some respects it will be a more remarkable achievement than the trans-Siberian railway, the Northern Pacific or the Great Northern. The importance of this road to San Francisco, the Pacific Coast, and indeed to the whole West is generally realized. For besides increasing the traffic facilities of the Pacific Coast, which have come to bear demands almost too great, owing to the amazing industrial development of the West, the new line will open up a number of little-known and almost unsettled districts, some of which are of great agricultural wealth while others are very rich in mineral or timber resources. Besides this the line will offer transportation facilities and a ready market to numerous thickly populated and very productive regions.

Few San Francisco people have any idea of how rapidly this work which will add so materially to the already great prosperity of San Francisco, has already progressed, or of the route which the road is taking. Indeed, knowledge of the latter point is almost exclusively confined to railroad circles, while the pleasing facts of progress in the actual construction are but little known save by those fortunate pioneers who live along the line of the road and by the engineers and construction forces of the Western Pacific.

The Western Pacific Railroad, of course, is only that portion of the Gould system which is now being built between Salt Lake City and Oakland, California. Mr. Gould and his associates already control a continuous track from Salt Lake to Baltimore. For, according to press reports (later corroborated) of more than two years ago Mr. Gould then bought the terminal facilities and trackage of a line into the latter city.

The total length of the Western Pacific from the Rio Grande Western Station in Salt Lake City to the face of the Ferry Building in San Francisco will be 929 miles. The unusual engineering feat in regard to this trackage is that nowhere will there be a grade of more than one per cent,—that is, the train will never climb more than 52.8 feet in the distance of a mile. It seems almost incredible that the steep Sierras should be crossed with so light a grade, and the fact that

this is being done indicates the increased traffic to or through San Francisco from the great West to the Orient.

Of these interesting 929 miles between Salt Lake City and San Francisco 122 miles are in Utah; 427 are in Nevada and 380 miles are in California. Before Christmas of 1906, 100 miles of the line in Utah had been laid and construction trains were in operation; the contracts for the remainder of the line had been let as well as for the terminals that had been purchased in Salt Lake City. In Nevada the building of the entire 427 miles of track is under contract and work has long commenced, while in California the construction of the 380 miles of track has been under contract for more than a year and a half. A great deal of grading is completed and much of the track is laid. Thousands of men are now at work completing the laying of the tracks. In California especially the new line will open up some wonderful country. In Plumas County, where the line enters California over Beckwith Pass, there are fat valleys where the soil is rich and black as Canaan. Thousands and thousands of acres of as fertile land as any under the sun have never known the plow because the region



Tunnel Under Course of Construction

has lacked adequate transportation facilities; a wealth of ore that a Midas might envy lies undeveloped for the need of economic milling facilities, while vast forests of pine have come to maturity and passed to decay without thrilling to the woodman's axe. After the road enters California over Beckwith Pass, altitude 5019 feet, it follows various forks of the Feather River debouching into the vast and fertile Sacramento Valley at Oroville. Here is population! And, too, here is industry. The line will run across the Sacramento Valley to Marysville and down to Sacramento and then to Stockton, where eighteen miles of another line have been acquired in addition to terminal facilities. Thence the Western Pacific, which will be the first transcontinental system, will run to Oakland via Livermore, Niles and Fruitvale. At Oakland the Gould system has expended several millions of dollars in the purchase of terminal facilities. Already new factories are going up in anticipation of the new line all along its route. Bright new roofs shine everywhere. Great smoke-stacks belch forth their blackish clouds; the place looks like a beehive. We live in Fruitvale and have had occasion to notice every morning between 7:29 and 7:42 a. m. the really surprising changes that the coming of the new line has already wrought.

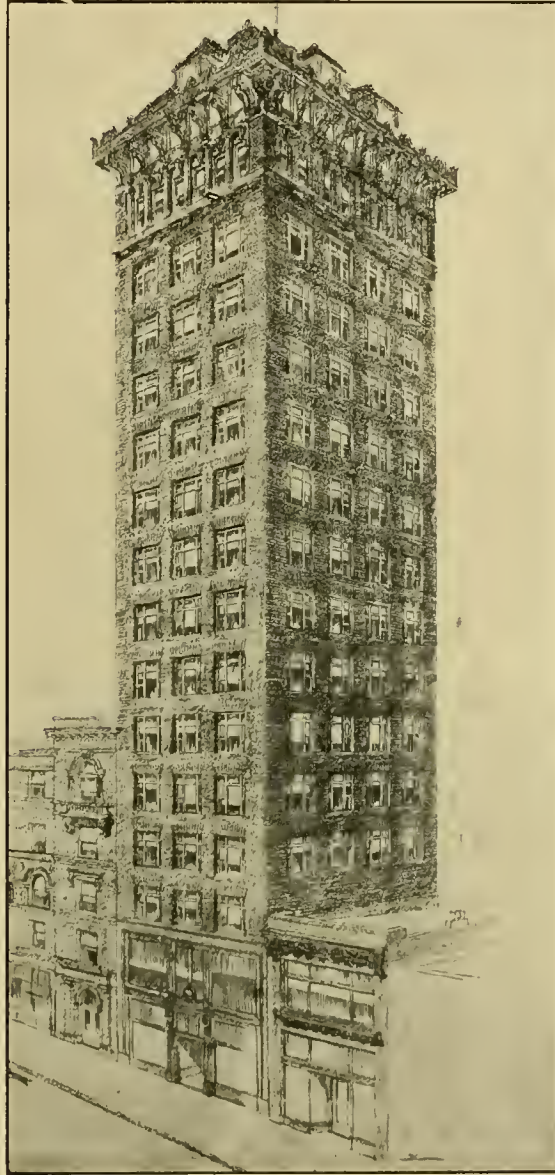
In connection with the extremely low grade before mentioned, attention should be called to the tunnels on the new road. All and all there are fifty-nine tunnels on the line. The tunnels alone aggregate more than ten miles; their exact length being 52,593 feet. The longest is the spring garden tunnel—length 7204 feet—between the North Fork and the middle Fork of Feather River in Plumas County. The next is Beckwith tunnel on the summit of the Sierras 5989 feet above sea level; the third is in Nevada, altitude 5650 feet, and the fourth is the Niles tunnel in California 4100 feet. In line with the central idea for the economic handling of freight the new line will have no extreme curves and but few of them, considering the several mountain systems through which it passes. From Oakland to Oroville the line passes through cultivated bottom land and foot-hills. From Oroville to Beckwith and Honey Lake the line is altogether in the mountains and passes through a splendid timber region. This will be the scenic portion of the road, and the scenery along the route will surpass that of any transcontinental road. In Plumas and Lassen counties there are also fine mineral regions, principally gold and copper. From Honey Lake to Silver Zone Pass the line passes through an open desert country, but on the northern sides of it there are fine mineral deposits. The copper districts of Northern Nevada bid fair to become famous. In the vicinity of Silver Zone Pass, and from there southward along the Utah-Nevada line, there are fine deposits of silver, copper and lead. On the Mud Desert there is one of the largest deposits of salt which is known in the West.

The completion of the Western Pacific Railroad will undeniably give greater impulse to the commerce of California than it has received since the opening of the first transcontinental system.

Almost the entire portion of the system embraced between Salt Lake City and Utah will develop either highly valuable agricultural lands or else will open up richly mineralized regions. After leaving Salt Lake City the line passes around the southern end of Great Salt Lake and the north end of the Stansbury Range; thence crossing Low Pass, in the Cedar Range, strikes the Great Mud Desert, across which it runs for thirty-eight miles. It then climbs the rim of Salt Lake Basin, crossing it at Silver Zone Pass, at an elevation of 5,875 feet. The line then descends in the Gosinte Valley, in the bottom of which it crosses the Nevada Northern Railroad. It then crosses the Pequop Range, crossing it at Flower Lake Pass, at an elevation of 5,907 feet. From the time the line leaves Great Mud Desert until it winds into the Sacramento Valley, in California, it is almost constantly in mining country. The new mines just lately discovered in the north of Nevada seem to promise to make the districts there as famous almost as Tonopah and Goldfield. The moment the line reaches the boundary of California it will touch a wonderfully fertile but almost unknown region, the great Honey Lake Basin of Lassen County. Here are hundreds of thousands of acres of fertile land that await the coming of the settler. The region is now but scarcely inhabited, though the few farmers in the district are taking out amazing crops. Heavy alfalfa crops are gathered from three to six times a year. The fruit and vegetables raised are of the very finest character. The climate is more like that of the Eastern States than that of California, though the winters are mild and open.



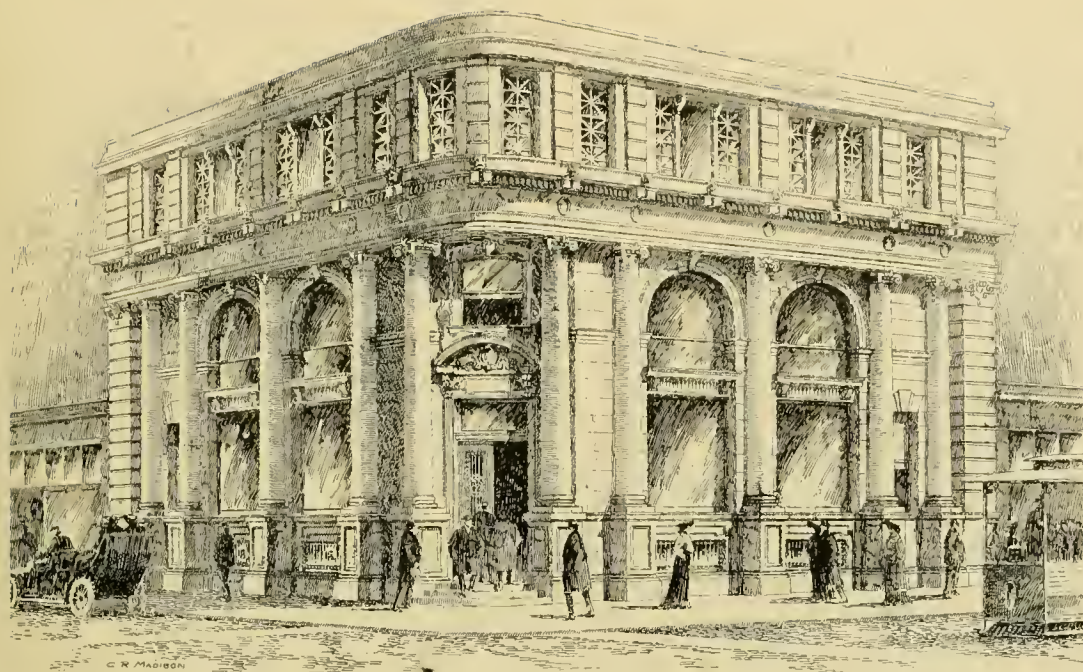
Cut Through Solid Rock



Whittell Building



New Olympic Club Building



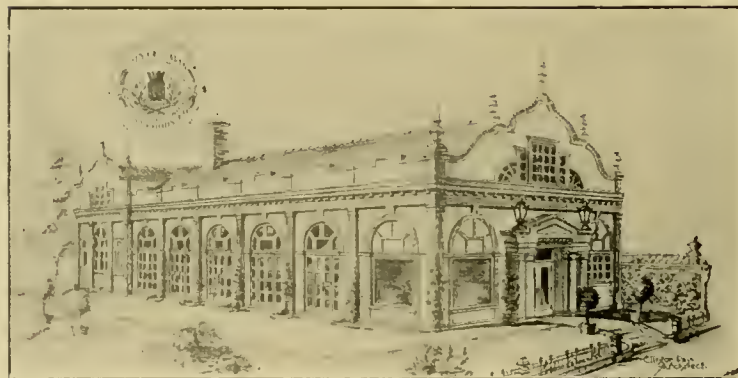
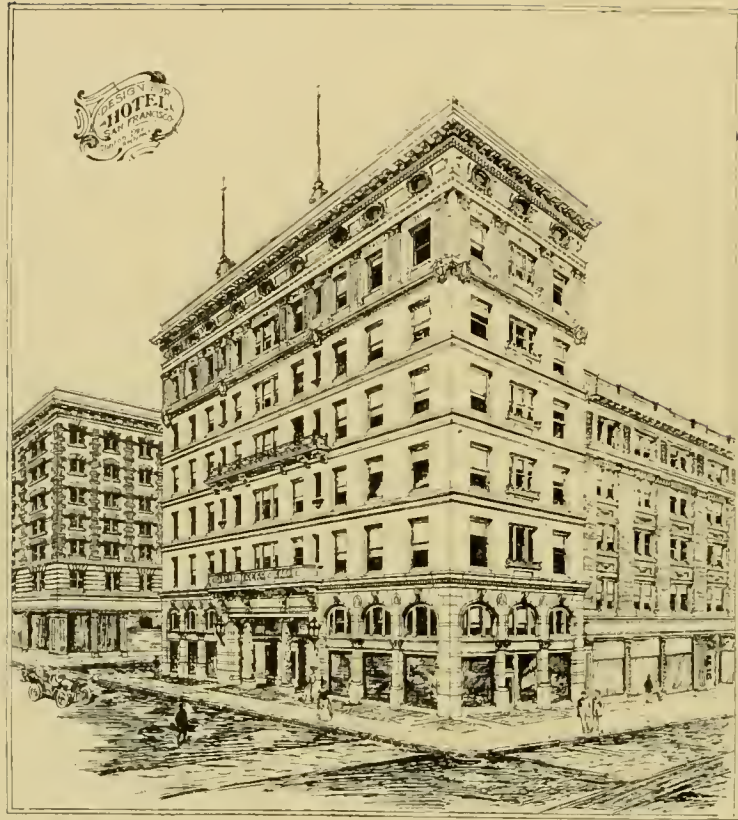
Portuguese-American Bank Building

Muesdorfer, Architect



Drawing for Apartment House

Sutter & Week, Architects



Tea Garden Building
City of Paris Dry Goods Company

Clinton Day, Architect



Map of San Francisco
Shows Burnham's Plans of Beautifying the City



New Emporium Building
Now in Course of Construction



Zellerbach Building
S.E. Corner Battery and Jackson Streets



View Showing Rapid Reconstruction of Class A Buildings



SAN FRANCISCO, bruised and scarred, is still pre-eminently Queen of the Pacific. She sits at the gateway of the sea and gathers toll from all the passing ships. Into her coffers flows the wealth from the valley, forest and mine. Linked by bands of steel and fleet-winged ships to the Orient and all the western world, she is great even in misfortune. San Francisco, alone on her rocky peninsula, dependent upon her own resources would be but a coaling station and point of departure. Alone she would shrink to a fishing village with a Cliff House annex. But back of San Francisco is California, most wonderful and resourceful of all the sisterhood of States. On the mainland shores north and east, railway and ferry lines bring San Francisco in actual touch with all the activity and industry which make her great. San Francisco is great because a population greater than that which dwells within her borders is in daily touch with all her activities, and is bound up in her social, industrial and commercial life. Stop the ferries for ten days and her industries would languish and her commercial interests be paralyzed. This vast moving population, whose business interests are in San Francisco but whose homes are on the flower-decked hills of the northern and eastern shores, must be within frequent and easy touch of their houses and business.

Ferry lines have been in operation for many years, all carrying mixed cargoes of freight, passengers and express. Some Oakland gentlemen, strong in the faith that the public appreciates and will patronize a good service, conceived the idea of a ferry and train service which should be first class in all its appointments. Instead of smoky, noisy engines, brilliantly lighted electric trains; instead of slow-moving side-wheel ferry-boats, swift-moving screw-propelled boats, clean and neat from main deck to pilot house; instead of combination freight, express and passenger service, they conceived a service in which the comfort, pleasure and safety of the passenger is the first consideration. Based on these ideas the Key Route came into existence. The croaker said "there's no room for another ferry." The kicker said "I won't ride if I can't take my dog and automobile." The doubter said "you can't run trains by electricity," etc. All these cheerful

apostles of gloom, doubt and discontent kept their hammers going and waited to see the word "failure" spelt in large letters. Time has silenced the croaker and justified the wisdom and courage of the builders. From the first day of operation the Key Route has been an unqualified success. The public responded loyally with their patronage, which is constantly increasing. The Key Route has the unique distinction of being the first railway or ferry company to operate boats especially fitted for passenger service and free from trucks, baggage or freight of any sort.

It was also the first to inaugurate a twenty-minute schedule between Oakland and San Francisco. The first and only railway to operate ten and twelve-car trains by means of the overhead trolley. It has been and is a most important factor in the development of Oakland and Berkeley. The time schedule was reduced 30 per cent, the frequency of the service increased 50 per cent. Following this lead the other ferries increased their speed, shortened train schedules and increased their service. It is not too much to say that the Key Route has been the most important development in the last quarter of a century in the history of Oakland and Berkeley and indirectly in the development of San Francisco. It now has four of the fleetest passenger boats on the bay, and a fifth is now building at the Union Iron Works. Three lines, each having a twenty-minute train service, are now in operation to Berkeley and Oakland, a fourth to the Claremont district is nearly completed, and a fifth to North Berkeley is under way. The constantly increasing travel and marvelous growth of population indicate that the time is not far distant when the present twenty-minute service will be replaced with a ten-minute service. And to this end the Key Route is making preparation.

The officers of the San Francisco, Oakland and San Jose Railway are composed of the following well-known men: F. M. Smith, director; E. A. Herrin, president; Henry Wadsworth, vice-president; W. F. Kelley, second vice-president and general manager; Samuel J. Taylor, secretary; F. W. Frost, assistant secretary; F. C. Havens, treasurer; J. P. Potter, general superintendent; J. Q. Brown, assistant general manager.



Key Route Waiting Room



Key Route Terminus



Type of Key Route Stations



Key Route Ferry Boat "San Francisco"



Key Route Mole



Train of Key Route Cars



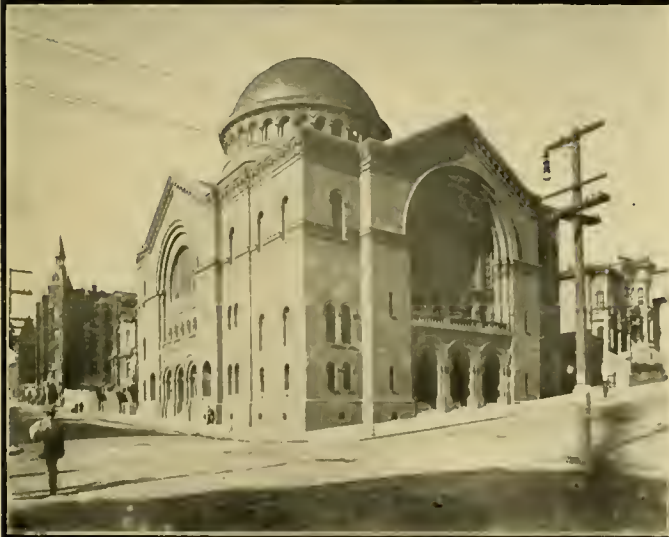
1. Olympic Club, Eddy street, near Octavia.
2. Union League Club.

3. Bohemian Club.
4. Cosmos Club.

San Francisco is well supplied with clubs of all kinds. Many of these availed themselves of residences, as headquarters, after the fire, and quite a number have adopted these as permanent homes. Still others are rebuilding massive structures in the down-town section, and as soon as these buildings are completed, will remove, so as to be nearer the center of activity. Club life in San Francisco is one of the most agreeable features of this great metropolis.



The University of California Club, 2235 Washington street, near Webster.



SIX HOUSES OF WORSHIP.

1. Trinity Church.
2. Cavalry Presbyterian Church, Fillmore and Jackson streets.
3. Synagogue Sherith Israel, California and Webster

4. Jewish Temple, Rush street
5. First Congregational, Post street, near Buchanan
6. First Baptist Church, O'Farrell, between Fillmore and Webster



"SEEING SAN FRANCISCO." EIGHT VIEWS IN GOLDEN GATE PARK.

1. Chain o' Lakes. Drake cross in middle distance
2. Chain o' Lakes.
3. Donkey Drive, Children's Playground.
4. Lilies and palms.

5. The Conservatory. Gift of Mervyn Donohue and others.
6. Rustic bridge and shady walk.
7. The Wine Press, a bronze overlooking Concert Valley.
8. Rustic bridge, Chain o' Lakes.

Railroad Transportation



THE Southern Pacific Railway System and its powerful connection, the Union Pacific, own and direct fourteen thousand eight hundred and fifty-five miles of roadbed and have an outstanding capitalization of a billion dollars. Their gross earnings for the year nineteen hundred and six, amounted to more than an hundred and fifty millions of dollars. Of this amount the Southern Pacific and its subsidiary lines, aggregating in trackage nine thousand two hundred and sixty-seven miles, and capitalized at half of a billion, earned nearly one hundred millions of dollars, and established its supremacy as the leading transcontinental road terminating in San Francisco. Since the great fire, although the facilities of the company have been overtaxed, it has transacted this increased volume of business with the greatest dispatch, consistent with the frequent unavailable congestion of freight, and has forcefully contributed to the rapid rehabilitation of the city. Owing to its dividend earning power, the Southern Pacific has grown to be, so far as California interests are concerned, the most valuable of the great properties whose affairs are chiefly directed by E. H. Harriman. With the development of the Harriman system of roads the Southern Pacific Company has retained its individuality as a Californian enterprise and was the rock upon which the great railway magnate founded his intricate and extensive holdings. The Southern Pacific Company was incorporated in eighteen hundred and eighty-four, thus bringing together, under one management, the Sunset Route, and the Central Pacific which combination was subsequently merged into the Union Pacific. To this tremendous organization have been added, through the genius of Harriman, such properties as the Illinois Central, the Chicago and Alton, the Baltimore and Ohio, the Reading and the Central, of New Jersey. These Eastern connections have given the Southern Pacific Company the closest friendly relations with the Atlantic seaboard, thus enabling it to make an advantageous union with the Illinois Central and other Southern lines at New Orleans. The Morgan line of steamers plying between the Crescent City, Galveston and New York, which is owned by the Harriman interests is one of the company's valuable allies and marine connections. The development of the State of California and its metropolis has been and is due to the Southern Pacific. Its growth and financial power commenced and keeps pace with the expansion of San Francisco

and the exploitation of the State's resources. Its phenomenal success as a great public carrier devoted primarily to the best interests of the State has invited competition, with the result that San Francisco is not only the actual terminal of three transcontinental roads completed and under way, but that every great line in the country is struggling to attain the same end.

Animated by the same spirit of progressiveness which has practically revolutionized the city, the Southern Pacific is engaged in the construction of additional means to transport its commerce. It has secured large tracts of land adjacent to the terminal of the Santa Fe and the Western Pacific in the heart of the city's great lumber market and to relieve congestion, divide its traffic and shorten delivery, it is about to bridge, under Federal supervision, San Francisco Bay at Dumbarton. Under the same authority it is dredging the bay preparatory to widening its great mole at Oakland and has secured larger space along the latter's shore line for trackage. Continuing its policy of trade development it has recently purchased of John D. Spreckels the Coss Bay and Coquille River Railway which taps, to the north, a region rich in coal and other mineral. It will share with the Santa Fe the advantages arising from their purchase, and joint control, of the Northwestern Pacific Railroad, a company incorporated so late as the last day of 1906. This road, formerly known as the California Northwestern, will be extended from Willits through Humboldt County to Pepperwood, the terminus of a line projected, from Eureka on Humboldt Bay southward, by the Santa Fe. The Northwestern by its absorption of minor roads will control the rail shipments of that section of northern California contiguous to the sea and pierce the most abundant redwood lumber district in the world. It will also transport the dairy products and agricultural commerce of one of the richest counties in the State hitherto dependent upon the shipping to this city.

Closely identified with the Southern Pacific will be, when completed, the San Pedro, Los Angeles and Salt Lake road, the most active and prominent director of which is W. B. Cornish, vice-president of the Union Pacific. The Pacific Mail and the Oriental and Occidental Steamship Companies, owned by the Southern Pacific Company will doubtless control the ocean traffic of Senator Clark's line, and materially broaden the marine business of San Francisco. At Salt Lake, the Western Pacific will connect with the Denver and Rio Grande thus affording the Gould system its much desired road from the

Atlantic to the Pacific. The perfection of this road was the work of President E. T. Jeffery, of the Denver and Rio Grande which was responsible for the withdrawal of the Gould interests from the Union Pacific. The road is being rapidly constructed. After traversing Utah and crossing the Nevada line, one hundred and seventy-four miles distant from California, it will ascend the Sierras to Beckwith Pass and thence to Oroville. From that point to the city it will become an active rival of the Southern Pacific for local traffic. From its mole at the Oakland estuary the Western Pacific will dispatch its ferry boats to its grand terminal consisting of one hundred and twenty-five acres in the Potrero district of San Francisco and will establish a modern passenger station, in keeping with the liberal management of the Gould roads at Brannan and Ninth Streets in the Mission. The Mission will be further improved by the handsome passenger depot facilities of the Ocean Shore double-tracked electric railway running between San Francisco and Santa Cruz. Property in the Mission will be further enhanced by the erection of several commodious hotels for the comfort and convenience of railway travelers.

The conversion of China Basin into a site for the San Francisco terminal of the Santa Fe railway will make South San Francisco one of the busiest and most attractive railway scenes in the country. In it will be grouped the terminals of the three transcontinental lines and the Belt railway together with lumber docks, freight sheds and other views of shipping and railroad activity. The work of successfully utilizing China Basin as a field for its operations has been accomplished by the Santa Fe at a tremendous cost and will be of general value to the merchants of the city. At Point Richmond, on the opposite shore of the bay, the company has made extensive improvements around which have grown a prosperous town. From that place freight and passengers are now transferred to San Francisco by lines of swift and elegant ferries.

The completion of the Tehauntepec National Railroad from Costzacoalcos, on the Gulf of Mexico, to Salinas Cruz on the Pacific, will greatly augment the commerce of the metropolis and, until, the Panama Canal is dug and opened to shipping will divide traffic with the Panama Railway. The road will be directly connected with San Francisco by the steamers of the American-Hawaiian Steamship Company, plying between this city and Honolulu, and will be effective in developing the sugar industry. The harbor at Salinas Cruz has been dredged to a depth of twenty-nine feet which will freely admit carriers of heavy tonnage, several of which have been constructed in San Francisco.

With their marine investments the railroads centering in San Francisco are interested in colonization schemes, in the use and production of oil, in mines and agriculture. The Southern Pacific is

building and will operate its own refrigerator cars for the preservation of fruit in transit to Eastern markets. To embellish the city it will erect a magnificent office building on the site of the "Russ House" on Montgomery Street, the larger part of which will be given up to the transaction of both its freight and passenger business. It owns and manages summer and winter resorts of international fame, and is among the most powerful factors in the commercial and industrial life of the city.

The local passenger traffic of the railways of San Francisco is enormous. Their service, ferry equipment, speed and safety, have developed suburban towns and villages and immensely contributed to



E. H. Harriman

the retail trade of the city. They have united San Francisco in the closest business and social bonds to more than a quarter of a million people residing in the cities of Oakland, Berkeley and Alameda, on the east shore of the bay, and are a daily necessity and luxury to residents of San Jose and the State capital. They convey the products of farm and gardens to markets famous for their fruits and vegetables supplementing the cargoes of schooners, fishing smacks and the steamers of creeks and rivers. They are pliable utilities, conforming to the material needs of a great city and contributing to its lighter pleasures.



Two of the City's Most Astute and Progressive Landlords



Alphonzo Benjamin Bowers

Photo by Smith expressly for this work



HERE is no equivalent in the English language for the word "genius," no synonym, no phrase, no sentence so pregnant of meaning and so full of importance. It denotes a character of transcendent and isolated mental equipment, linked to equally resourceful powers of accomplishment. It means a personality unique and conspicuous in an environment of its own making, and therefore real geniuses are scarce. California has Burbank and Bowers, the first an apostle and originator of beauty of color and odor and form, the propagator and transformer of vegetable organisms; the second an inventor who revolutionizes old methods, creates new industries to enrich the world, and who utilizes the functions of his mind and body in a bewildering number of useful activities. Such is Bowers, and he, as well as Burbank, is a genius.

The world may admire a dreamer; its respectful and lasting admiration is given only to the individual who adds something of thought or deed to its storehouse of treasures. A. B. Bowers has accomplished a remarkable amount of useful work. He has the mind of the inventor and experimental philosopher who passes successfully from one field of mental exploration only to eagerly enter another; he has builded books and maps and material public works; he has been an instructor in the public and higher schools of the State, as well as a student in schools of art and science and law; he is a distinguished private citizen who has been a useful public official. An old friend says of him: "It seems to be a condition of his mind that it impels him to continual effort. He usually had some article under way for either Californian, Eastern, or European journals, on engineering, political economy, sociology, religion, poetry, hydraulic dredging, or other topics of the day. The study of law always had an attraction for his analytical mind. Long before he became a victim of 'the law's delays' he had attacked that study with the fierce energy that formed a part of his mental equipment. He read a whole library of authorities and was well grounded in the fundamental principles of law. Dissatisfied with the specifications and claims of his first attorneys, he was compelled to prepare and prosecute his own applications for patents. This necessitated the study of patent law, and into this wilderness he plunged as if it were a garden of roses."

His marvelous versatility has matured many lines of useful endeavor and rounded out and annexed to his individuality a group of striking, useful and graceful accomplishments. Mr. Bowers is not merely a distinguished inventor; he is a civil, mechanical, and

hydraulic engineer; a surveyor, topographer, clever photographer, and an excellent draughtsman; he is an extensive traveler, with a retentive memory of places and facts; an architect and builder, who has designed and erected both public and private edifices; a miner and a litterateur, who adds to his mental resources the ability of an interesting and witty writer, lecturer, debater and public speaker, though of late years he has found little time for such pursuits. "He had taught his first school, written his first newspaper article, delivered several lectures, made half a dozen political speeches, and built his first dam at the age of sixteen."

He vitalizes every undertaking he has originated or in which he has been engaged. He has the mental graces of a poet, which are sometimes found acting conjointly with the intellectual functions of the inventor, and has written graceful verse, though his best literary work has been in prose. He has attained celebrity in fraternal circles, and was one of the founders of the Technical Society of the Pacific Coast and of the California Association of Civil Engineers. He is a Mason of the Thirty-third or highest degree; a Past Chancellor Commander of the Knights of Pythias; a member of Columbia Commandery, No. 2, Knights Templar, and a charter member of Almas Temple, Nobles of the Mystic Shrine, of Washington, D. C. He also belongs to many other organizations, social, scientific, literary, and fraternal. He is president and vice-president of several large dredging companies here and in the East; president of a coal mine in Wyoming, and of water and electric light works, and of other business enterprises in California; is interested in gold and silver mines in California, Nevada, and Mexico; was Deputy Surveyor-General, and as such rectified and established several disputed county boundaries in 1864, and had charge of the sales of State lands—swamp, overflowed, tide, and school—from 1863 to 1867. He is versed in common, patent, international and other branches of law; has often acted as his own attorney in working up his cases, examining witnesses, taking depositions, preparing and prosecuting his applications for patents, writing assignments, licenses, contracts, agreements, etc.

He has invented many scientific and mechanical devices other than those for which he obtained patents, but his reputation as one of the most noted inventors in the world rests chiefly upon his invention in 1864 of the *Art* of hydraulic dredging and of the modern hydraulic dredge, with its rotary excavator, flexibly connected floating discharge pipe, and continuous feed or cut while swinging sidewise in the arc of a circle

on a fixed pivot or center of oscillation carried by the dredge itself. He was not only the inventor, but also the builder of the first hydraulic dredge ever constructed capable of severing hard material from the bottom of waterways, raising the same by atmospheric pressure and transporting it by means of a centrifugal pump through a long pipe to a distant place of deposit on land or in water; and is noted the world over for his stubborn, long-continued and finally successful fight, in more than fifty suits, for his patent rights and recognition of his claim to be the first or pioneer inventor of the *Art* of hydraulic dredging and of the hydraulic dredge—a contest commenced in ill-health, when he was without occupation, income, assets or credit, with \$100,000 indebtedness, and fought under almost insuperable difficulties against combined and practically unlimited capital, the highest legal talent, and at the cost of a quarter of a million dollars.

Thirty years ago Mr. Bowers was considered a crank. Today his genius is recognized throughout the civilized world. He stands in the front rank of inventors. His dredge represents the labor of nearly a lifetime. It is unquestionably the best, has the greatest capacity, is the most efficient, most economical dredge and system of dredging and filling in the world. It has delivered at the end of a long discharge pipe chunks of clay weighing 300 pounds; shale and stones weighing 200 pounds—as hard material as is handled by any dredge, and has made feasible countless important public and private enterprises that would otherwise be impossible. It has constructed canals, filled up and fertilized swamps and salt marshes; reclaimed overflowed lands from the sea and planted public parks and prosperous towns thereon; made harmless and valuable many malarial wastes in the vicinities of large cities, and improved their sanitary conditions to the great saving of human life. It has saved to the government of the United States many million dollars and will continue to save it many millions more. It has created property to the value of many hundred millions, and will continue to create property values incalculable and almost incredible, not only in this country but throughout the world, and for a long time to come. It has done more for the commerce, manufactures, and trade of Oakland than any other one thing—almost as much, perhaps, as all others combined. It has created its harbor and valuable water front, transforming them from marsh land and a shallow, worthless estuary, that ran bare with the outgoing tide, into immensely valuable business properties and one of the best harbors on the Pacific Coast. But for this

inventor and invention, Oakland would never have become a maritime city. He has repeatedly been referred to in public journals as “a man whom Oakland should revere,” but this is equally true of many other towns and cities. His inventions will be of perhaps even greater value to San Francisco than it has been to Oakland, in the contemplated extension of its waterfront and the reclamation for business purposes of its large areas of salt marsh and tide lands.

Mr. Bowers is a staunch and steadfast friend, a popular clubman, enjoying membership in the Cosmos (where he resides when in this city), and other clubs, and is not unknown in society, though of late years he has devoted to this but little of his time. He is a member of the Geographical Society, and with his artistic tastes, naturally a member of the Association for the Adornment of the City, as well as a patron and contributor to many charitable institutions and objects. He was a member and participated in the transactions and discussions of the International Congress of Commerce and Navigation at Brussels, in 1898, on which occasion he made the acquaintance of Leopold II of Belgium and was entertained at the palace by the king. He has recently made for the government of the British colony of the Bahamas an exhaustive hydrographic, geological, and tidal survey of the harbor of Nassau, traced and mapped its currents, made numerous borings to ascertain the amount of silt or sand overlying its coral rock bottom, determined the source of this silt, devised means for the prevention of further silting, and made plans for the permanent improvement of the harbor, being quartered while engaged in this work on one of the ships of the British Navy.

A late writer says: “It is given to few to excel like Mr. Bowers in so many different ways. It has been his joy to do things and to do them well. To this end he has labored unceasingly all his life. His ambition greatly to benefit his country and the world has been gratified, yet he shows no inclination to rest on laurels already won. He works from twelve to sixteen, sometimes twenty, hours per day, and even then shows little sign of fatigue. Thoroughness in what he undertakes is a dominant characteristic. He gets at the bottom of things. This is why suction dredgers built from his designs show, as they do, from ten to fifty, sometimes sixty per cent, greater efficiency than those built from the designs of those who, seeking to evade his patents or improve on his plans, resort to devices long since invented and discarded by him.”

Another writer says of him: “It seems strange that a man who has done so much, who has battled so long

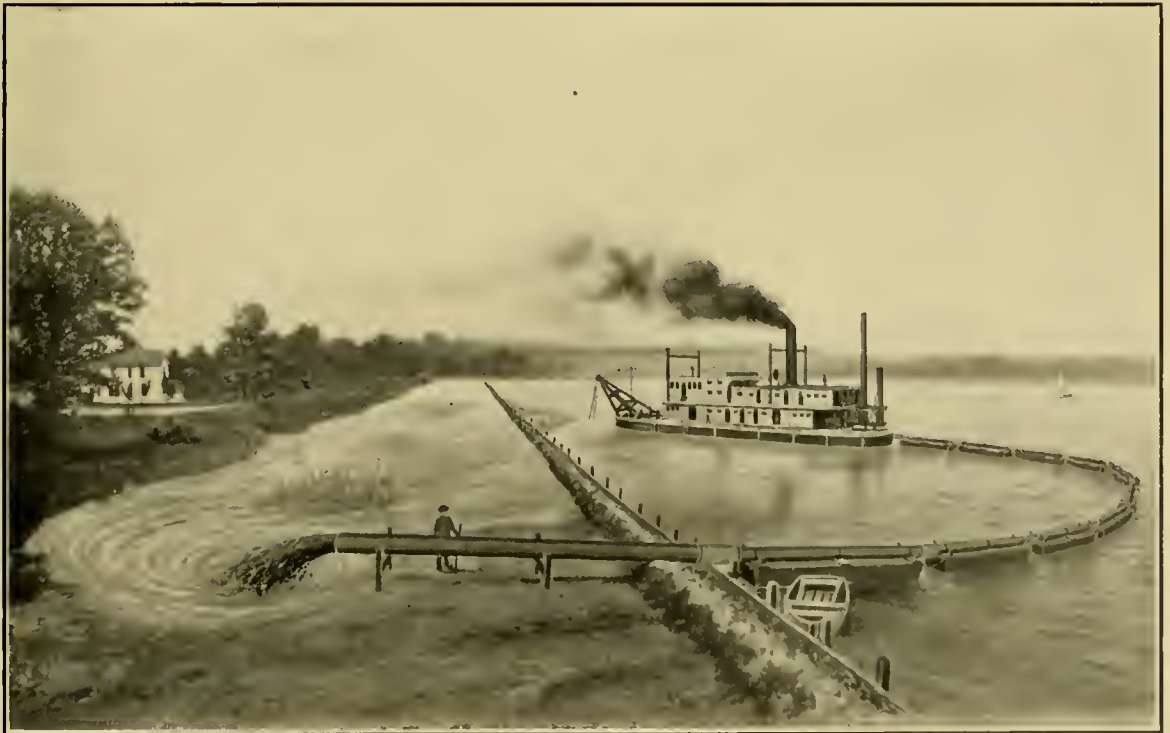
and so hard, who has triumphed over difficulties from which most men would have shrunk appalled, should show no trace of hardness in his style. It goes to prove that gentleness, tact, and kindness are not incompatible with the stern, unyielding strength of genius."

He is descended on both sides from revolutionary stock. Mr. George Bowers, his first ancestor of that name in America, came in 1637 to Scituate, Mass., from Kent County, in the south of England, where Bowers Hall, Bowers Meadows, and the post town, Bowers-Gifford, still perpetuate the name. The names of George Bowers and his descendants are of frequent occurrence in the colonial records of New England and other States. Every generation from George down has furnished men of wealth and worth, educators, authors, doctors, clergymen, legislators, merchants, importers, millmen, mayors, railroad commissioners, military and naval officers, engineers, or lawyers, and some generations all of these at once. Five of his descendants loaned money for the prosecution of the Revolutionary War. On the maternal side Mr. Bowers is descended through the Earls of Errol and Kinnoul from the Hay family that for a thousand years has figured in the history of Scotland, England,

and Ireland, and of which there are many distinguished and titled branches.

He has a quiet, dignified, somewhat reserved, but with kindred spirits, magnetic personality. His manner, though genial, is commanding, and his conversation interesting, often witty, and at times terse and incisive. He possesses indomitable courage, energy and persistency. His vigorous health, quick, elastic step, erect figure, prompt business methods and tireless activity are indicative of a man in the prime of life and warrant the assumption that the score of his achievements is far from completion.

He is a modest, unassuming, broad-minded, many-sided man, who has always the courage of his convictions. His mechanical inventions have given him international fame, and his reputation as a hard fighter for his rights is equally well known. His mechanisms and dredging systems are employed in great private and public works extending over two hemispheres. He has builded a monument to himself more lasting than brass and will pass into the history of science and invention as a public benefactor. He is a genius who has won his title on the fiercest fields, against the most resourceful competitors, in the brightest era in the annals of the world.



The Bowers Dredge and Bowers System of Dredging, Transporting and Filling



ONE of the recognized financial magnates of the United States, Mr. Claus Spreckels is singularly a man who has made his wealth by adding to the world's resources. No man is more thoroughly identified with the commercial, industrial, financial, shipping and literary growth of San Francisco than is Mr. Spreckels. More than this, his interests have

mercantile, marine and other interests were dormant. Today these islands have contributed to the world hundreds of millions of dollars' worth of commercial sugar. As rapidly as his wealth has accumulated from those industries which have developed the country, Mr. Spreckels has reinvested his wealth in California and in enterprises that have built up California. He practically built the "Valley Road"—San Joaquin Valley Railroad—and through it San Francisco, after



Mr. Claus Spreckels

extended far beyond the borders of California and his constructive work as well as his example have done more to develop civilization in the Hawaiian Islands than that of any other man. Indeed, it is due to Mr. Spreckels particularly that the Hawaiian Islands were added to the territory of the United States. When he foresaw their vast future and their possibilities as a sugar-producing country the islands were in a languishing condition. Sugar plantations,

a long and fierce struggle, secured railway competition to the Atlantic. The value of this service can hardly be overestimated. Not only did the new line open up some of the most fertile territory in the world but it created a vast market for San Francisco wares. By the development of the beet sugar industry in California, Mr. Spreckels has benefited thousands of farmers, land owners, merchants and mechanics.

The Claus Spreckels Building, sometimes called the "Call Building," is at once the most notable and beautiful structure of the far West and of the Pacific Slope. In a way it typifies the work of Mr. Spreckels in his leadership in industrial achievements, for on the completion of this exquisite structure there began in San Francisco an era of modern office buildings. The manner in which the Spreckels Building withstood the ravages of April 18, 1906,

fortune in New York and other Eastern centers and lived far from the land that had treated them kindly. The evidences of Mr. Spreckels' wealth are visible everywhere. He promoted the practical application of electricity for street cars and lighting; he brought cheap gas to the people of San Francisco; he presented the city with the magnificent music stand in Golden Gate Park, and throughout the business and residential districts he has not only beautified



George William Kelham
Of Trowbridge & Livingston, Architects for the New Palace Hotel

is a commentary upon the thoroughness with which Mr. Spreckels has both actually and metaphorically laid his foundations. Although there are being erected larger buildings in San Francisco there can be none that will be more exquisite in architectural conception or more enabled to last through all vicissitudes.

Perhaps never before has the fact been emphasized that the San Francisco business men of this generation differ in a marked degree from any of the earlier money kings of the Pacific Coast who amassed their wealth here but then invested their

the city but has given employment to thousands of artisans.

The career of Claus Spreckels, in a way, may be compared to that of James J. Hill. Mr. Spreckels is a builder and creator, as it were, who, with a constructive mind, seizes upon opportunities and converts them into facts. In New York he is ranked among the ablest and most conservative financiers in the country; his vast fortune and extensive interests associate him financially with our greatest capitalists.



O be editor and proprietor of a great metropolitan daily and to simultaneously assume the direction of a number of extremely large business affairs is a role that calls for energy, activity, and executive ability to a rather unusual degree. Mr. M. H.

de Young is probably best known as the editor and proprietor of the San Francisco "Chronicle," a journal which perhaps more than any other California newspaper has for years been the most help-

people, from whom the people in California in no ways differ.

Apart from the "Chronicle" Mr. de Young's activities extend to a wide field. He is esteemed one of the wisest and yet most progressive business men on the Pacific Coast. His great fortune is heavily invested in constructive enterprises in San Francisco. The huge "Chronicle" buildings, one of which is among the earliest of the great sky-scrapers to be occupied since the fire, and many other pieces of improved real estate testify to his faith in the future.



Mr. M. H. de Young

ful influence in promoting the industrial and commercial welfare of the city and State, and which at the same time has taken the most decisive stand against all influences that would be of harm to San Francisco and to the country at large. It is a sign of Mr. de Young's temperament that the "Chronicle" is in no sense a capitalistic paper—using that word in the meaning of predatory capital—nor on the other hand is it rabid or demagogic, but it expresses in a peculiarly forceful way the healthy views of the mass of the great American

Mr. de Young is the father of a charming family. He has traveled widely and is devoted to the arts, especially music. He has donated many valuable works of art to the city; notable among these is the Museum in Golden Gate Park, which is the best of its kind in the West.

Mr. de Young is essentially a man of action, and in times of necessity he will take off his coat and go to work with the citizens on any good work that stands for the best interests of the city, thereby lending a notable example.



FEW names are more prominently identified with the growth and development of California than that of the Sharon family. The part that this wealthy family has played in the building up of the State is a part of the history of the Pacific Coast. Mr. Fred Sharon, son of Senator William Sharon, the famous California pioneer, is one of the type of men who have helped

With Senator Newlands, his brother-in-law, and other members of the family, Mr. Sharon is the owner of the great Palace Hotel, which will be rebuilt on a finer and handsomer scale than ever before. In the early days of the Palace Hotel it was said to be the finest hospice in all the world. The Palace Hotel Company has now leased the Fairmont Hotel for a period of ten years, but will also proceed as rapidly as possible with the construction of the new Palace.



Mr. Fred Sharon

to bring San Francisco to the forefront. Possessed of an enormous personal fortune Mr. Sharon is actively identified with a vast number of useful enterprises. His interests in mining are very heavy indeed, and, in fact, it is to the mining industry that the first rise of the Sharon family was due, and since that time the enormous wealth accruing to the family from the golden store of California's and Nevada's mines has been steadily increased, owing to judicious investments on the part of the family.

Socially and financially Mr. Sharon is connected with some of the most prominent men of the West.

Mr. Sharon is a man of wide literary tastes and is exceedingly well informed on public events and in current literature. Although not as well known, perhaps, as many men of less wealth, this is largely due to the fact that Mr. Sharon is not in any way ostentatious but withal he is a most democratic man. In a quiet way he gives many thousands of dollars to worthy and charitable enterprises each year.

The Sharon family are connected with royalty, Mr. Sharon's sister being the beautiful and celebrated social queen, the Countess Festetics, who, as Flora Sharon, was one of the belles of San Francisco.



JAMES D. PHELAN is essentially a good citizen. In him the traits of civic and public service are peculiarly developed inasmuch that although Mr. Phelan has but once held public office, during which period he was Mayor of San Francisco, he has always been a public man in the very best sense of that word. This trait of citizenship is probably more generally known and recognized by

San Francisco by investing most heavily in the present constructive development of the city. He has, it may be observed, an immense private fortune that is yearly assuming vaster proportions, and which has increased not through speculative undertakings but rather through the growing wealth of the community in which he has so much confidence.

The vast holdings and important properties and city blocks which Mr. Phelan owned in San Francisco prior to the fire will be completely recon-



Mr. James D. Phelan

the public mind than any other characteristic of Mr. Phelan. His brilliant and incisive intellect, his great wealth, and the regard by which his abilities are held by financiers, by the people of San Francisco and the entire East, have merely contributed to emphasize his public spirit which would have marked him as a good and useful man in any community and under any conditions had he even been born a poor instead of a wealthy man. Mr. Phelan is one of the good men who have inspired the confidence of the business community in the new San

Francisco, while his extensive properties in San Jose and other cities will also be improved.

In a full measure Mr. Phelan is *arbiter elegantiarum*, a judge, as the Romans said, of the exquisite things of life. He has traveled much in foreign countries and has presented the city with many rare bits of art as well as presented to it statues and some figures typifying California's thrilling history. Two libraries in San Francisco hold their being to Mr. Phelan, and many churches, schools, etc., have been endowed by him.



No man in California has more applied himself to the creation of new forms of industrial wealth which have proved of decided benefit to the public and at the same time have not entered into competition with existing enterprises but have rather given rise to immeasurable new opportunities than Mr. John Martin of San Francisco. Mr. Martin is

servative financier. His reputation as a consolidator of capital and as a man who brings capital and opportunity together may be said to be international.

Having developed such a vast amount of power Mr. Martin has entered the electric railway field and with brilliant results. In Northern California his projects are placing a network of electric railways; these are the most powerful industrial and



Mr. John Martin

the organizer and vice-president of the California Gas and Electric Corporation, a vast and powerful institution which has developed many thousands of horse-power from the mountain streams of California, and has set the wheels of activity running in every important city in the northern portion of the State. To a marked degree Mr. Martin possesses the faculty of consolidating capital and projecting it into large industrial enterprises with such success that his associates recognize in him a man not only of great executive ability, but a safe, sane and con-

commercial factors that have ever entered into the development of the Sacramento Valley. Mr. Martin is president of the California Midland Railway Company and the Nevada County Traction Railway, having projected and built both those roads. He is the founder and president of the great woolen mills in Marysville, California, and of various industries in Santa Rosa, and has planned, organized and put in execution many local enterprises, besides being heavily interested in business and other corporations.



It is a commentary upon the wealth and productiveness of San Francisco and California that many of the leading financiers of the metropolis are men who have taken part in the organization of industrial enterprises whose growth and development have been a part of the growth and development of San Francisco. Frederick Till-

The success which has come to every enterprise with which he is actively connected and in whose management he, of course, lends his initiative, well illustrates the fact that a forceful and executive mind will do well in whatever it undertakes regardless of the channels it follows.

Mr. Tillman is another of that type of men described in these articles who is more than willing to take off his coat and work for the public good in fair



Mr. Frederick Tillman, Jr.

man, Jr., president of the great and worthy German Savings Association of San Francisco, is distinctly a young man of this character. Mr. Tillman is a native son and by his faith in the city of his birth and his public-spiritedness he has become a man of great private interests; and one who at the same time holds a notable place in the regard of the industrial and financial community of the city. Mr. Tillman is president of the Tillman & Bendel Mercantile Company, which is the largest grocery concern on the Pacific Coast, and is a director of many other important industrial and financial enterprises.

days or in time of crisis. He has donated to many private and charitable enterprises and ranks high among those business men who have made San Francisco the most remarkable and wonderful city in the world, a community, by the way, which will, despite the many calamities that have overtaken it, still increase in importance until it shall vie with any of the capitals of the earth.

Personally Mr. Tillman is very popular and approachable. His character is one that lends itself to the ideals of younger men—the sterling type of public-spirited business man.



R. RUDOLPH SPRECKELS is a man whose services to the public are simply immeasurable for the reason that he stands for an ideal in public service. Mr. Spreckels, who is a young man—considerably under forty—is chiefly known in

the public mind as furnishing the fund for the investigation of municipal affairs in San Francisco. Perhaps no more useful public work could have been instituted, nor one which assuredly will be of greater ultimate financial benefit to San Francisco than the probing and eradication of the irregularities in the city administration, a condition

desires to render good public service without office. Although never having held a political position, nor never having sought one, he has yet achieved a public service of a wider importance and one which would probably transcend any duties he might have performed had he been an elected executive, for the reason that his motives are entirely disinterested, and Mr. Spreckels in contributing this large amount to make possible an investigation into the corruptions of entrenched wealth has enabled the city to strike itself from shackles that could not have been broken except by the hiring of an enormous amount of detective talent and a great office force which would encourage the generous



Francis J. Heney

Rudolph Spreckels

with which people throughout the world have become familiar. Personally, and by reason of his achievements, Mr. Rudolph Spreckels would make a striking figure as the hero of one of Anthony Hope's romances, for no more charming, vigorous, sensible, personality may be conceived. But such a parallel would do Mr. Spreckels grave injustice, for while he has a chivalrous spirit of romanticism, in that he believes in the innate probity and desire of the American people to conduct their affairs with honor and integrity, and to rise to high levels, yet, he is in every sense a conservative business man, and the wild escapades of one of Anthony Hope's soldiers of fortune would not appeal to his practical yet philanthropic nature.

Mr. Spreckels is uniquely a public man who

legal talent that has gratuitously volunteered itself.

Mr. Spreckels is widely interested in California investments. A hobby of his is the breeding of fine horses, and he has contributed in a notable degree to the improvement of California strains and to making our racing stock vie with those of Kentucky. He is also largely interested in banking, is a large stockholder in one of the great banks, and as a conservative financier bears a high reputation on the Pacific Coast.

Mrs. Spreckels, the wife of Rudolph Spreckels, was formerly Miss Jolliffe, and is very generally said to be the most beautiful woman in California. She is one of several sisters all of whom are famed for their beauty and intelligence. Mr. and Mrs. Spreckels have a beautiful home on Pacific Avenue.



IN the upbuilding of Pacific Coast commercial and marine interests the name of Mr. William Gerstle will always play an important part. A member of a very wealthy family and with high social and financial affiliations, Mr. Gerstle has added to his naturally fortunate situation in life by the assumption of an extremely active part in the up-

ago disclosed the well-known business ability and financial acumen that have distinguished the family name.

Personally Mr. Gerstle is as modest and unassuming as he is enterprising and public-spirited in his business undertakings. His reputation among financiers is deservedly high.

Mr. Gerstle is a gentleman of large private fortune and is a member of several leading clubs of



Mr. Wm. Gerstle

building of the Pacific Coast metropolis. Mr. Gerstle's investments in San Francisco really are very large, and he is a director in several real estate investment corporations and in commercial companies of wide activity. Mr. Gerstle is prominently connected with the great Alaska Commercial Company.

Always the men of the Gerstle family have taken a prominent part in the successful management and inauguration of large commercial ventures. Mr. Gerstle, although comparatively a young man, long

the city. In public affairs he is a typical San Franciscan; he represents the best type of the men of San Francisco, to whom no sacrifice is too great in order that they may see their chosen city rank high financially, commercially, and ethically among the cities of the world. Mr. Gerstle has lent to his work the prestige of great wealth and long-established financial connections, and an honorable family name which is permanently identified with the progress of San Francisco.

Mr. E. J. De Sabla, Jr.



ONE of the greatest resources of California is the latent power of her mountain streams. The fact that many of our streams possess large and steady volume and great fall was known for generations, but the exceptional opportunities were allowed to pass almost unnoticed until a few years ago enterprising capitalists with a faith in the City of San Francisco, and a desire to utilize the undeveloped power for the benefit of the city, took advantage of them. Today there are developed in California 140,000 horse-power from the fall of Sierra streams. The power of these streams is used to run street cars, illuminate cities, furnish power for farmers for irrigation, and it is dispensed to that vast variety of enterprises which make use of electrical current for light and illumination.

Among the men who stand foremost in the development of power enterprises is Mr. Eugene J. de Sabla, Jr. Mr. de Sabla, foreseeing the growing importance of San Francisco as an industrial and commercial center, organized the Bay Counties Power Company, a corporation which has become a most unusual and powerful instrument in the industrial life of the metropolis. Mr. de Sabla has been instrumental through his corporations in bringing the long-distance transmission of electricity in California to a higher degree of utility than anywhere else in the world. As president of the Bay Counties Power Company he has performed a tremendous service to those associated with him and to the public at large. The manufacturing industrial and transportation interests of San Francisco and Northern California have grown so rapidly, and so many new fields for the utilization of power have appeared that the scope of the Bay Counties Power Company became vastly enlarged. Therefore, with his associates Mr. de Sabla took part in the formation of the California Gas and Electric Corporation, a company that has created new industries and developed existing ones, thereby stimulating all commercial activities in this section, and that has immeasurably opened up many hitherto unsuspected opportunities in the northern part of the State. The corporation now supplies power to dozens of cities and has made possible a degree of transportation and development that otherwise would have been impossible. Besides the electric enterprise, however, Mr. de Sabla is interested in many other corporations and ranks as one of the wealthiest capitalists residing in San Francisco. He is identified with several commercial and financial institutions, owns an elegant private mansion in San Francisco and is a generous patron of worthy enterprises.

Californians Fond of Traveling



Hamburg-American Line



REALIZING that Californians are unusually fond of traveling and that San Francisco is one of the most important tourist centers of America, the Hamburg-American Line has recently established a branch office in this city at 908 Market Street, under the management of Mr. H. F. Dorgeloh, who has been connected with the company's offices in New York and abroad and is, therefore, thoroughly acquainted with their manifold interests. Very few people here realize the scope of this wonderful concern—the largest steamship company in the world. Its 350 vessels, with a total tonnage of 900,000 tons, sail to almost every port of the globe, and regular services are maintained on fifty-eight different routes.

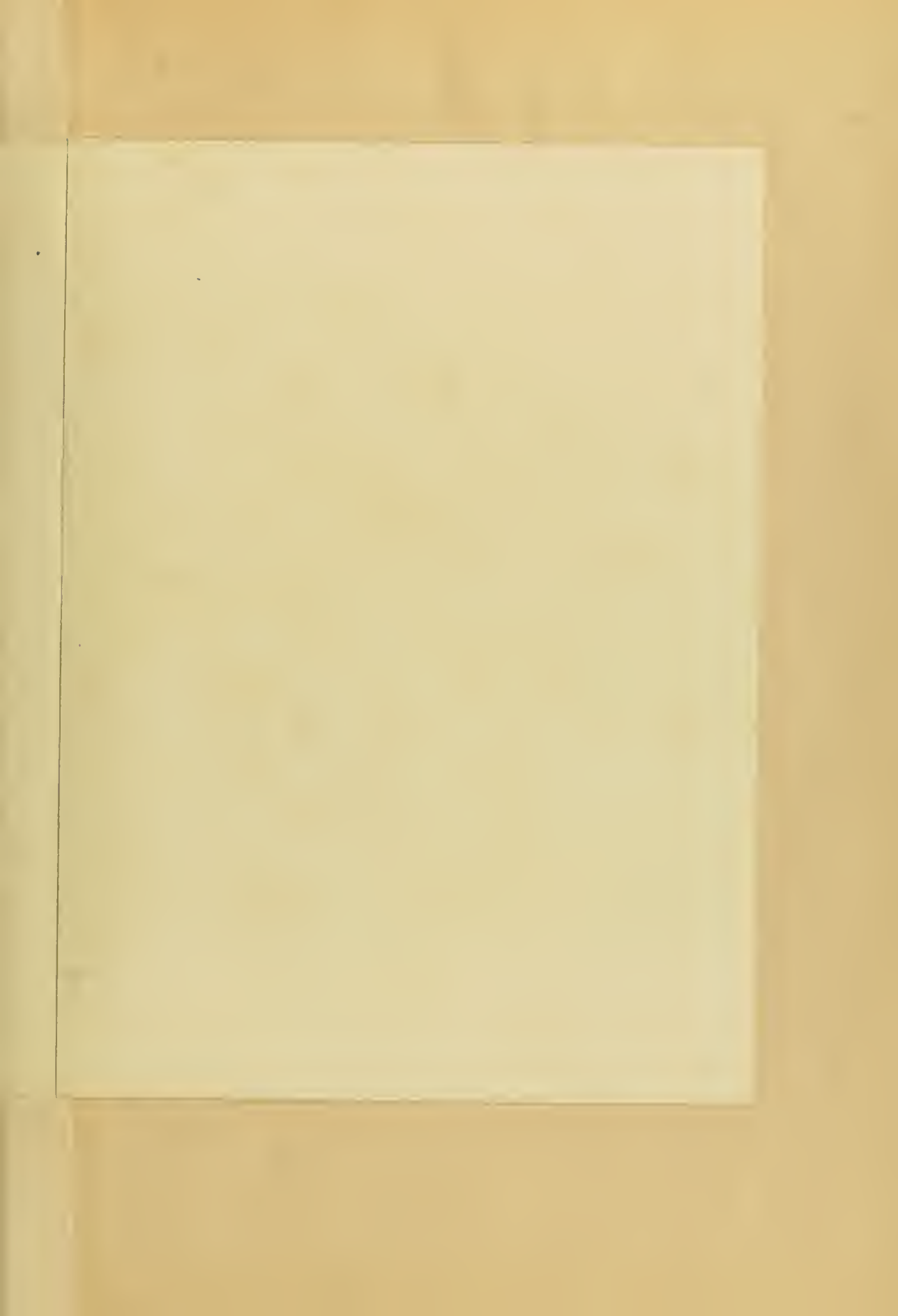
San Franciscans feel at home on their palatial liners "Amerika," "Deutschland," "Kaiserin Augusta Victoria," etc., as these steamers offer every possible luxury obtainable on a trans-Atlantic leviathan. The Hamburg-American Line is ever alert to improve travel conditions, and all modern innovations, such as the famous Ritz-Carlton restaurants à la carte, passenger elevators, grill-rooms, gymnasiums, florist-shops, electric-light baths, children's playrooms, etc., are introduced by the company on these vessels.

The Hamburg-American Line does not only cater to their patrons for the trans-Atlantic voyage, but, to facilitate their travel abroad, has established throughout Europe a perfectly organized chain of tourist bureaux, which is placed at the disposal of American travelers.

Hitherto a "Trip to Europe" was looked upon as a mammoth study, but the tourist office supplies a long-felt want, and the fact that tickets for the Atlantic voyage, as well as the original railroad tickets through England, Germany, Switzerland, France, Italy, etc., can now be secured "at home," will no doubt induce many of our readers to start on that long-planned pleasure trip without delay.



California Poppies





San Francisco before the Fire, showing Harbor and the Golden Gate

